

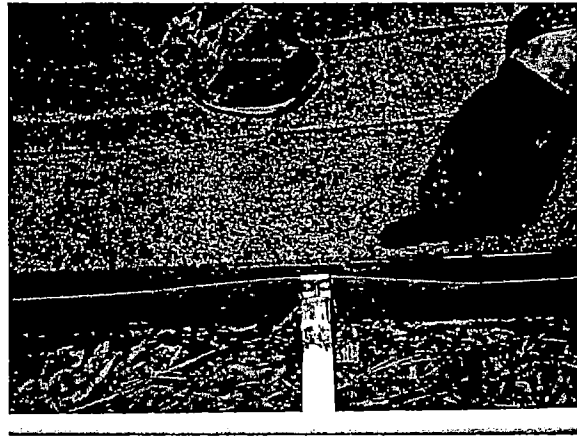
APPENDIX D

Photographs for 1520 Glenn Avenue, Lewisburg, TN 37091

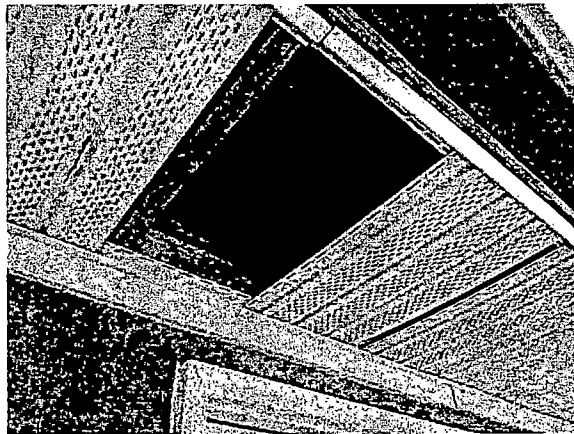
Exhibit 1-2



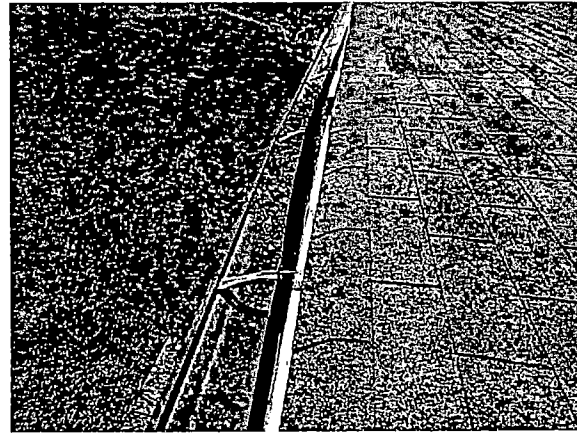
Building 1 – Front of Building – East Exterior



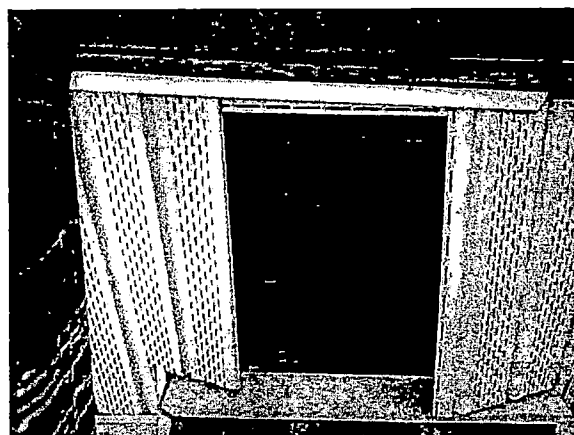
Building 1 – Roof – Creased Shingles at West Eave



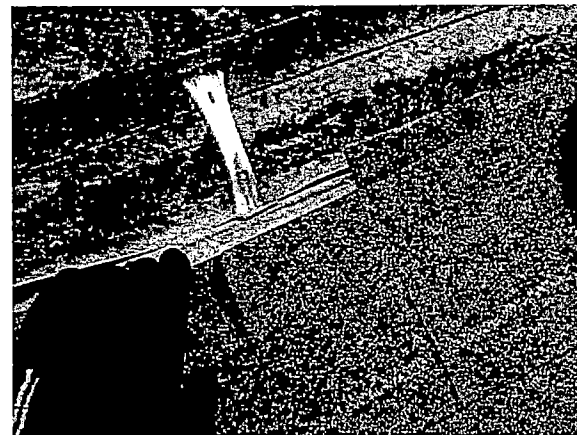
Building 1 – East Exterior Missing Soffit



Building 1 – Clogged Gutters



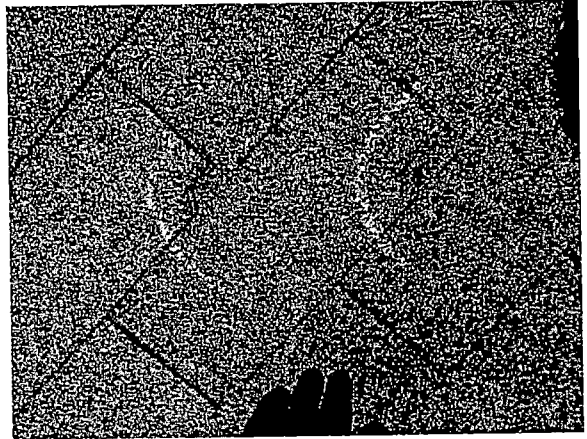
Building 1 – West Exterior Missing Soffit



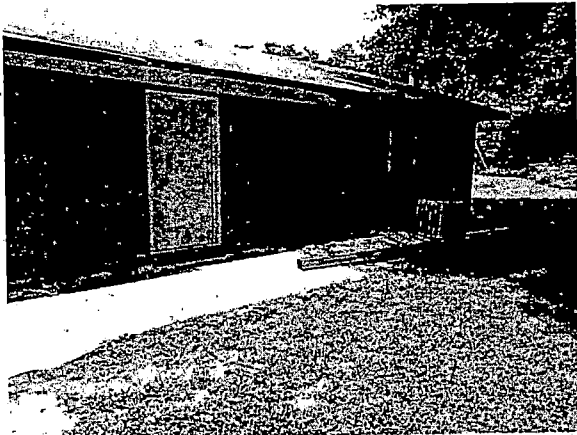
Building 1 – Creased Shingles at East Eave



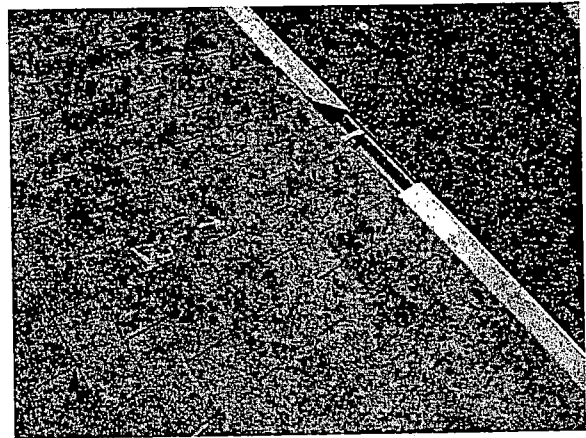
Building 2 – Front of Building – West Exterior



Building 2 – Roof – East Slope Odd Creases



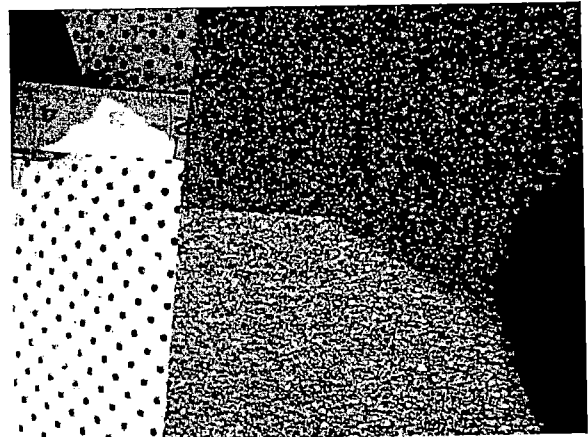
Building 2 – East Exterior – Downed Gutter



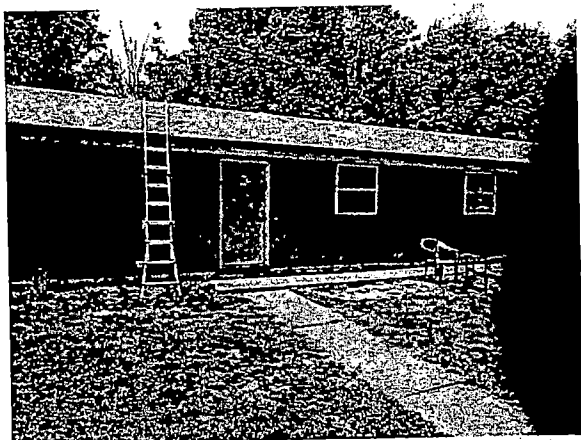
Building 2 – Roof – Missing Gutter Guard



Building 2 – West Exterior – Hanging Gutter



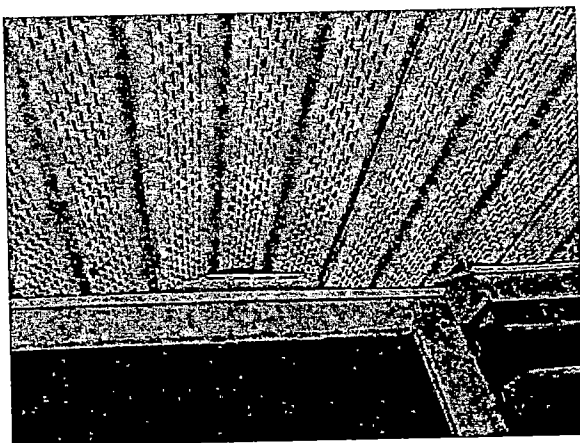
Building 2 – Roof – Shingles Installed Improperly at Eave



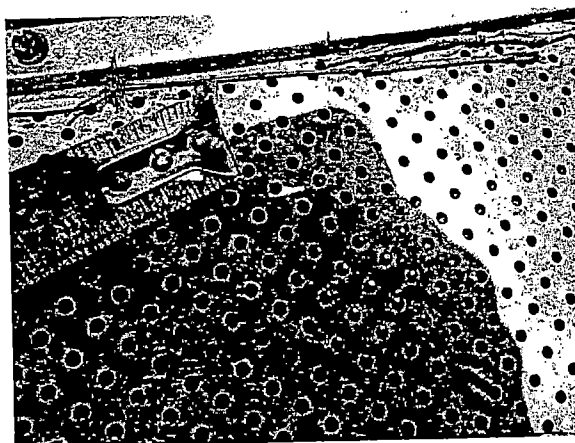
Building 3 – Front of Building – East Exterior



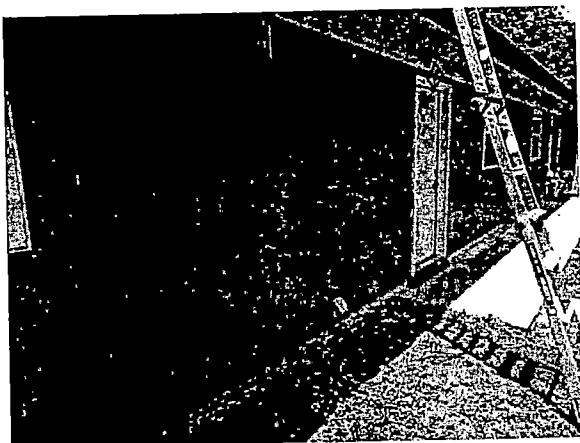
Building 3 – Roof Overview



Building 3 – Loose Soffits



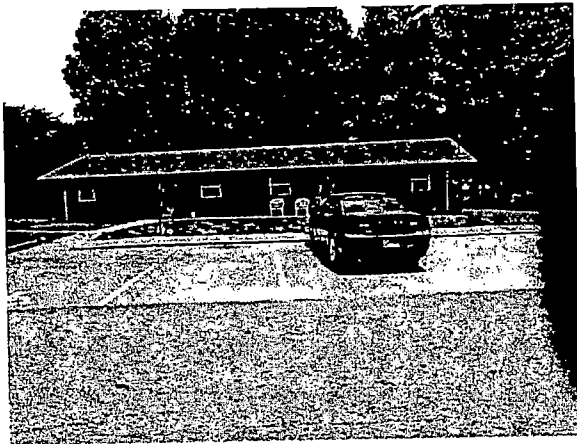
Building 3 – Roof Dents to Gutter Guards



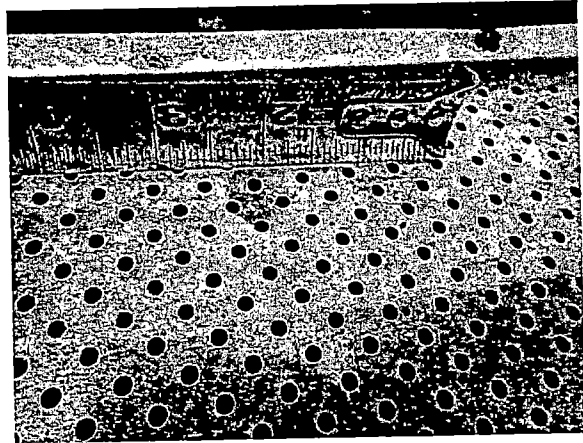
Building 3 – Painted Exteriors



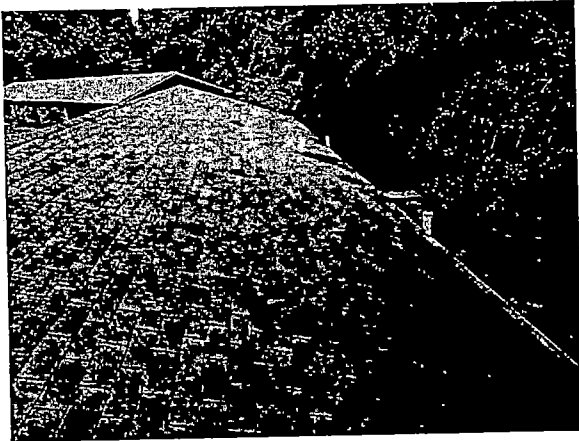
Building 3 – Roof Bruise Count Test Square



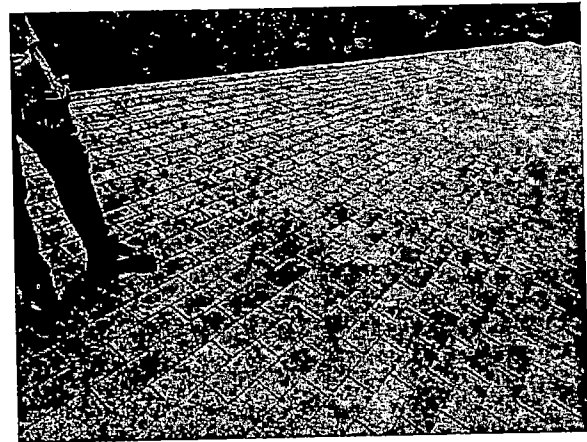
Building 4 – Front of Building – West Exterior



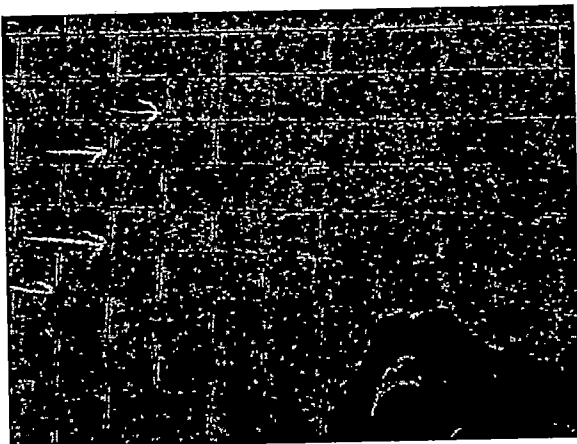
Building 4 – Dents to Gutter Guards



Building 4 – East Slope



Building 4 – Bruise Count Test Square



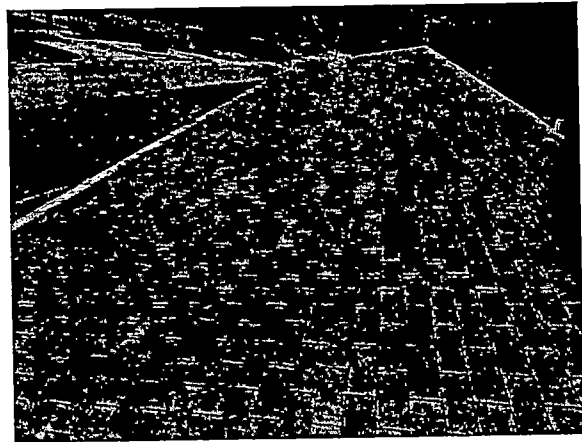
Building 4 – East Slope Shingle Defect Pattern



Building 4 – Bruise Count Test Square



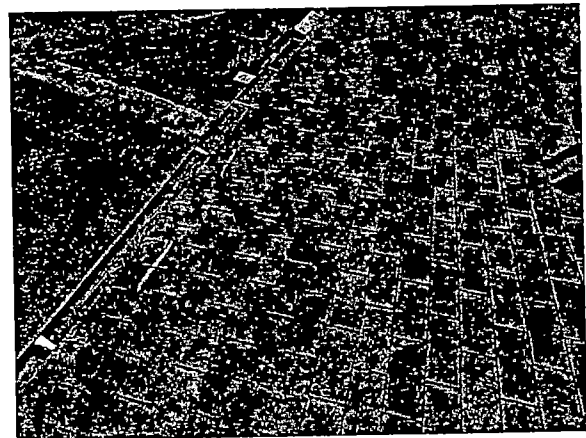
Building 5 – Front of Building – East Exterior



Building 5 – Roof Overview



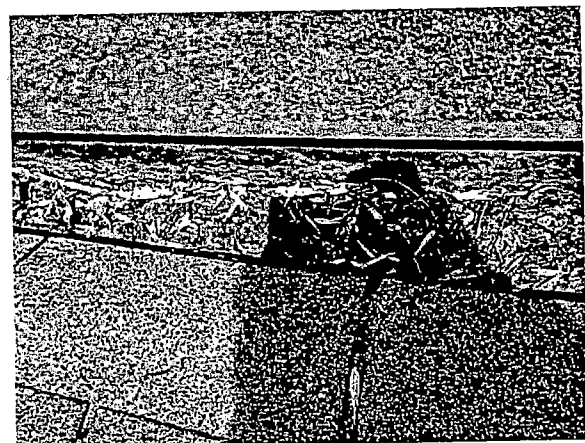
Building 5 – East Exterior Missing Soffit



Building 5 – Roof Creases on East Slope Eaves



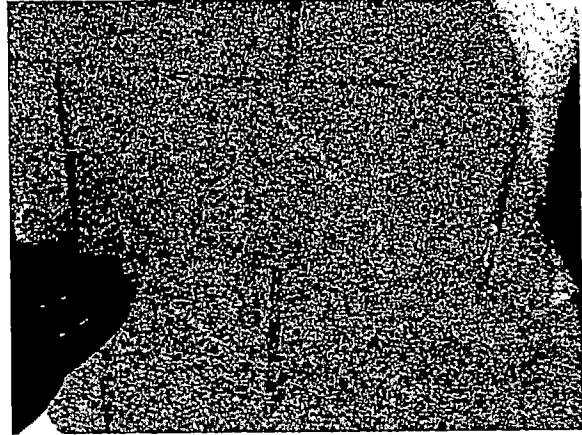
Building 5 – North Exterior Stored Soffits



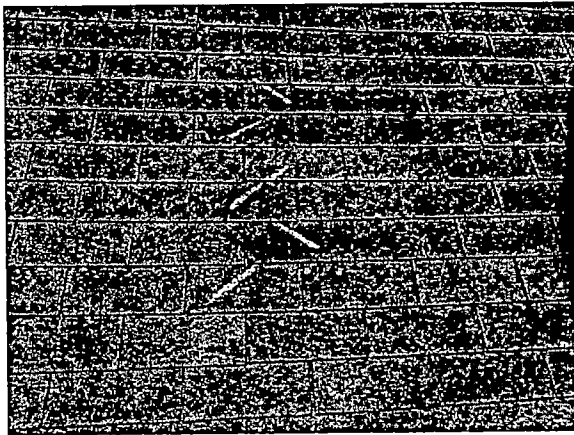
Building 5 – Roof Clogged Gutters



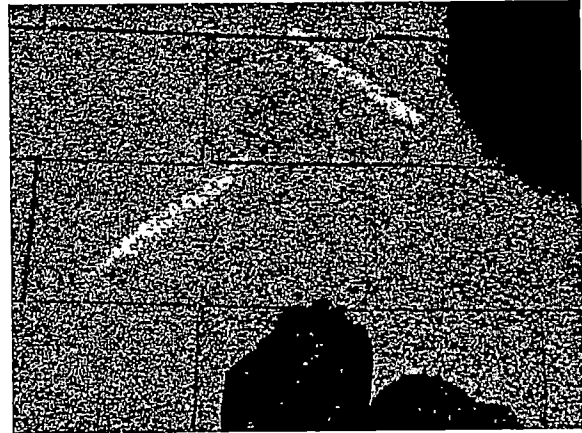
Building 6 – Front of Building – West Exterior



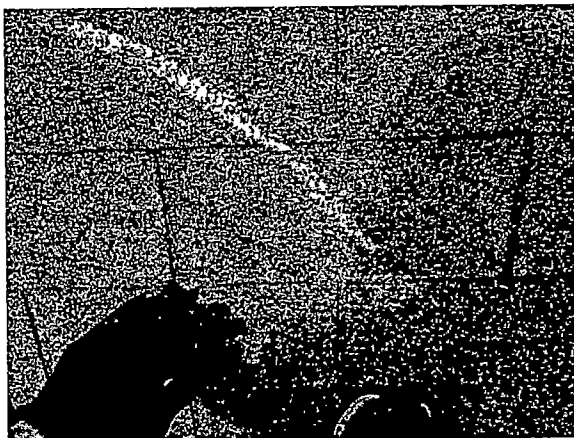
Building 6 – Roof – Odd Creases on West Slope



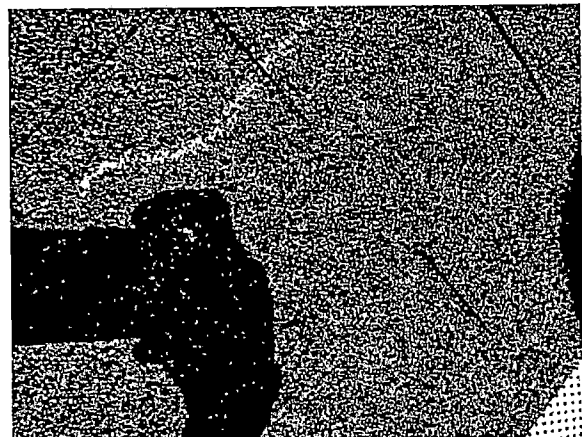
Building 6 – Roof – Odd Creases at Raked Lines on East Slope



Building 6 – Roof – Odd Creases on East Slope



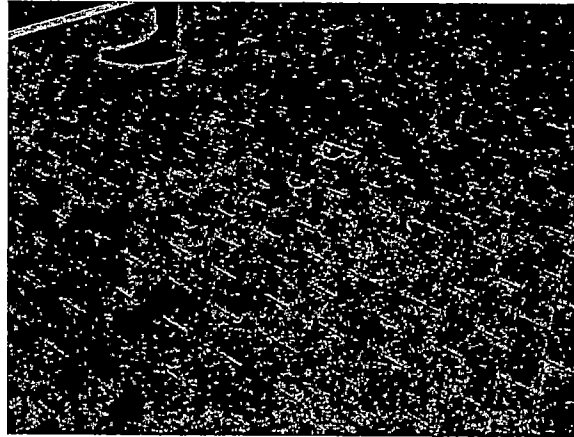
Building 6 – Roof – Odd Creases on West Slope



Building 6 – Roof – Odd Creases on West Slope



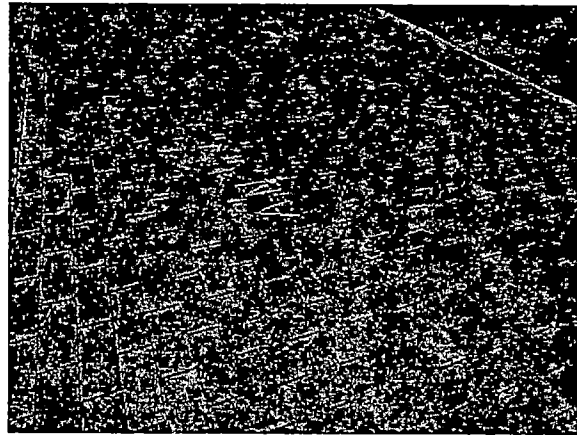
Building 7 – Front of Building – South Exterior



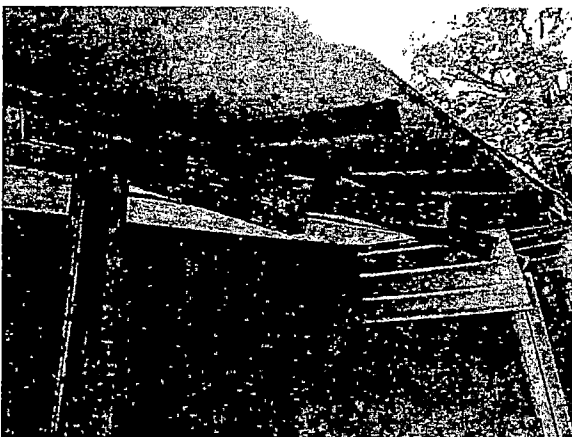
Building 7 – Roof – Bruise Count Area



Building 7 – North Exterior – Collapsed Gutter Fascia and Soffit



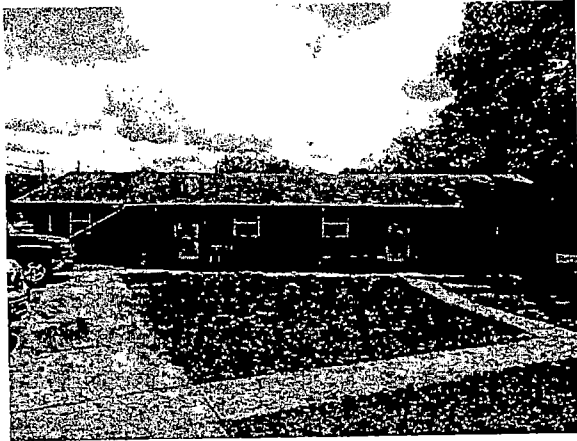
Building 7 – Roof – Bruise Count Area



Building 7 – North Exterior – Collapsed Gutter Fascia and Soffit



Building 7 – Roof – Overview



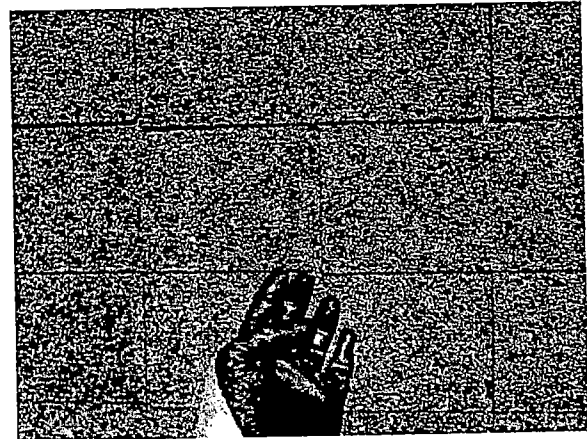
Building 8 – Front of Building – North Exterior



Building 8 – Roof – Overview



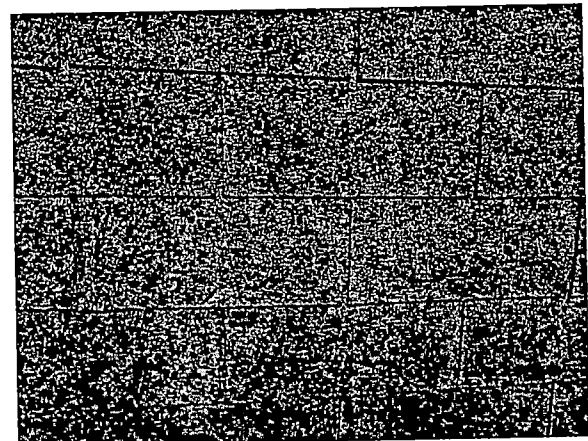
Building 8 – North Exterior Collapsed Gutter



Building 8 – Roof – Odd Creases on North Slope



Building 8 – North Exterior Missing Screen



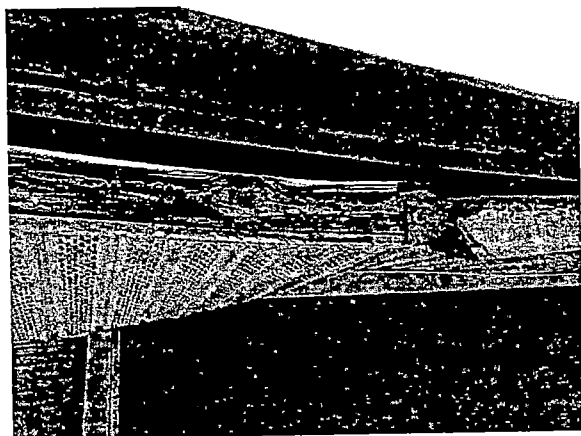
Building 8 – Roof – Odd Creases on North Slope



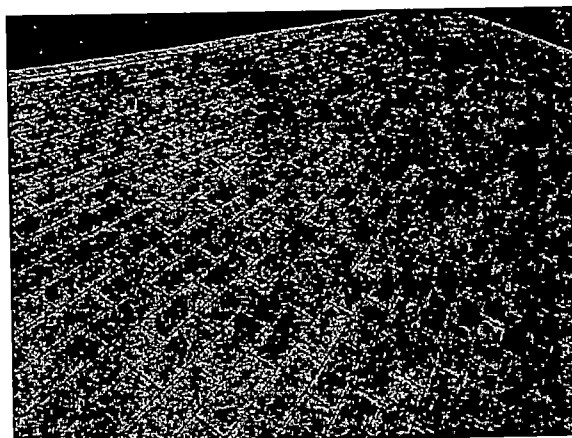
Building 9 – Front of Building – East Exterior



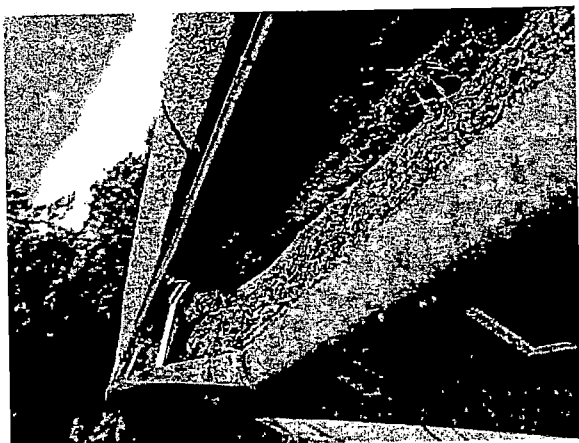
Building 9 – Roof Overview



Building 9 – West Exterior Collapsed Soffit



Building 9 – Bruise Count Test Square



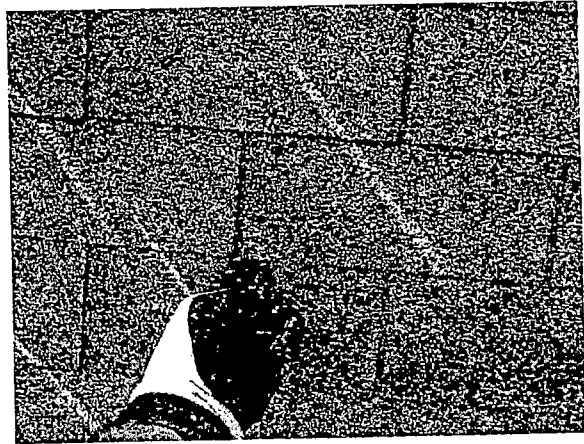
Building 9 – Clogged Gutters



Building 9 – Roof Gutter Pulling Away



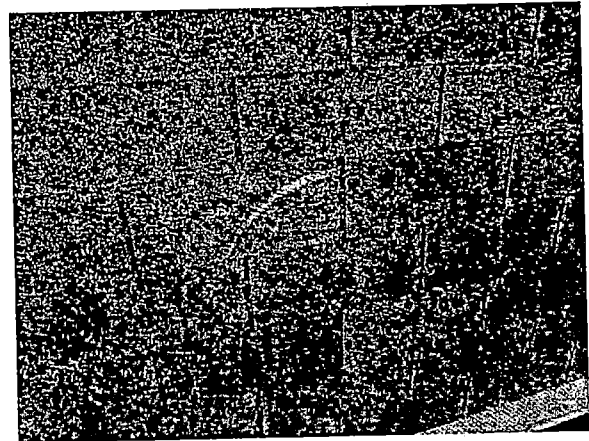
Building 10 – Front of Building – East Exterior



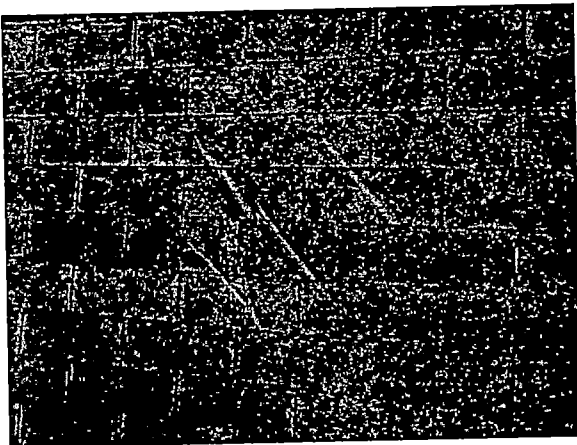
Building 10 – Roof Odd Creases on East Slope



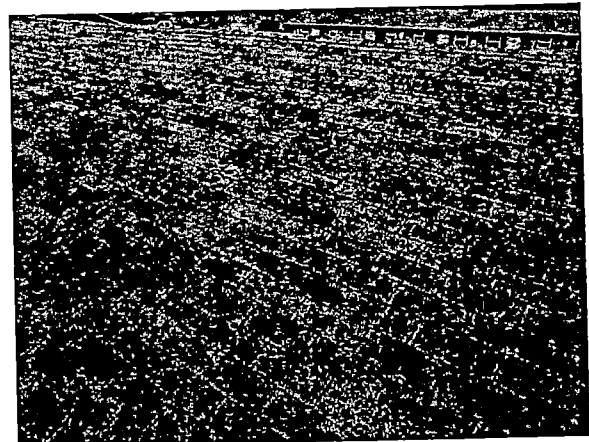
Building 10 – Roof Overview



Building 10 – Roof Odd Creases on East Slope



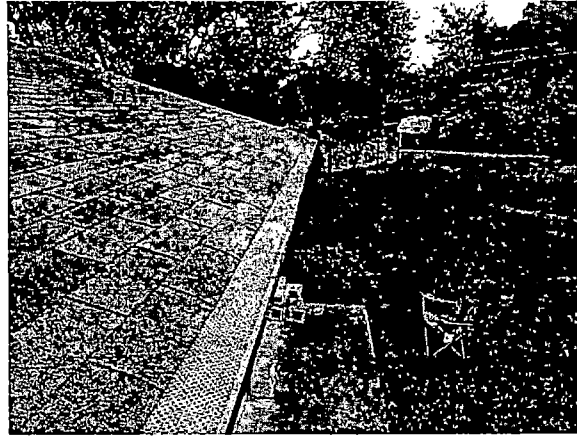
Building 10 – Roof Odd Creases on East Slope



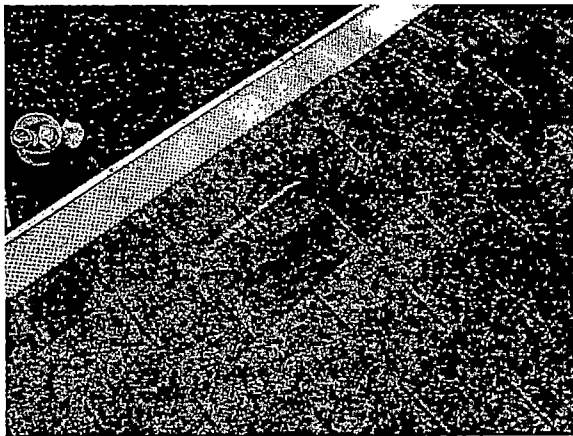
Building 10 – Bruise Count Test Square



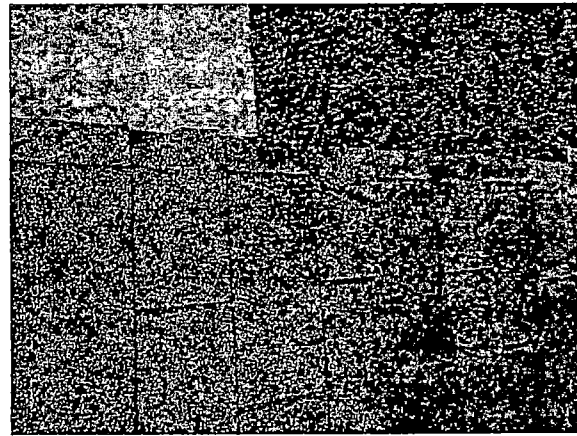
Building 11 – Front of Building – West Exterior



Building 11 – Roof – West Slope Eave



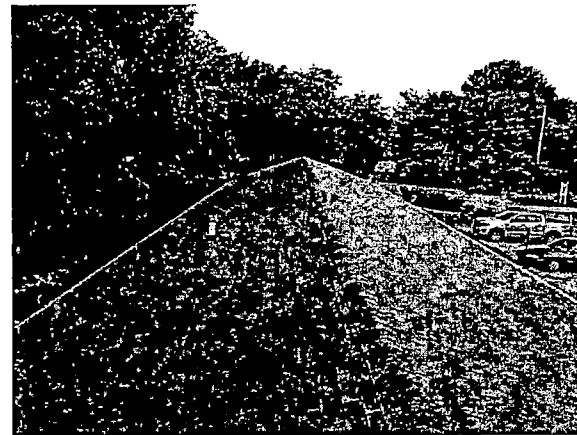
Building 11 – Roof – Creased Shingles at West Slope Eave



Building 11 – Roof – Creased Shingles at East Slope Rake



Building 11 – Roof – Creased Shingles at West Slope Eave



Building 11 – Roof – Overview

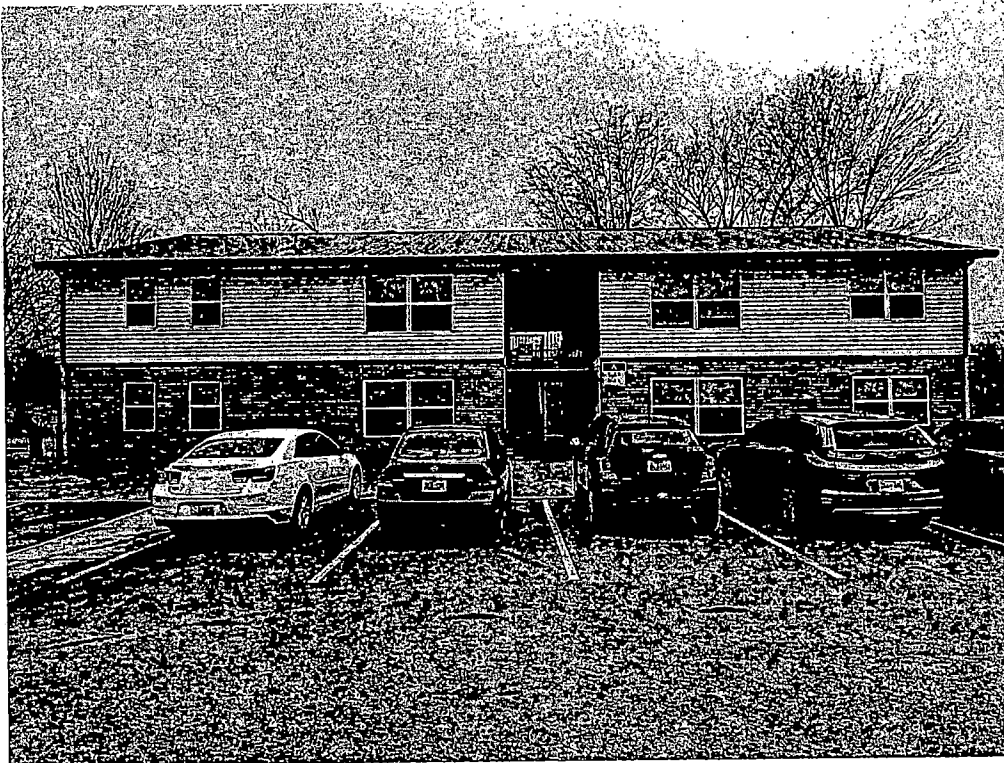
Orbis Consulting, Inc.

108 Photos



VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON Building A Units 1-4 & 5-8

73 Hobbs St • Arlington, KY 42021



Section 1

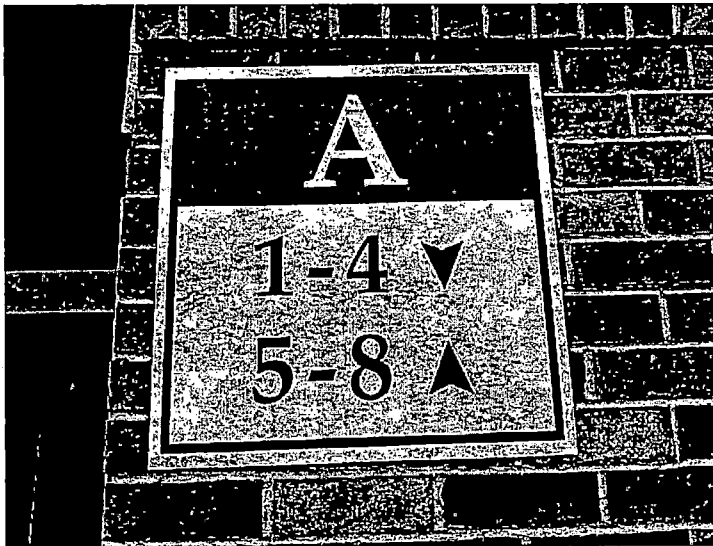
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Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC -ARLINGTON
Building A Units 1-4 & 5-8

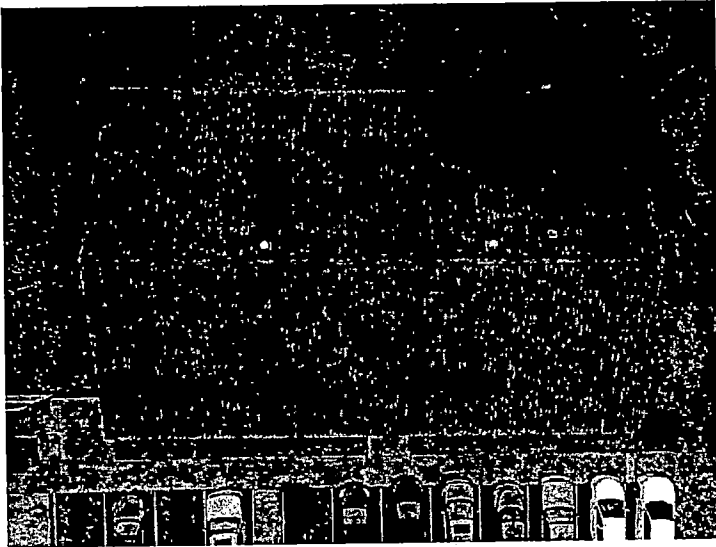
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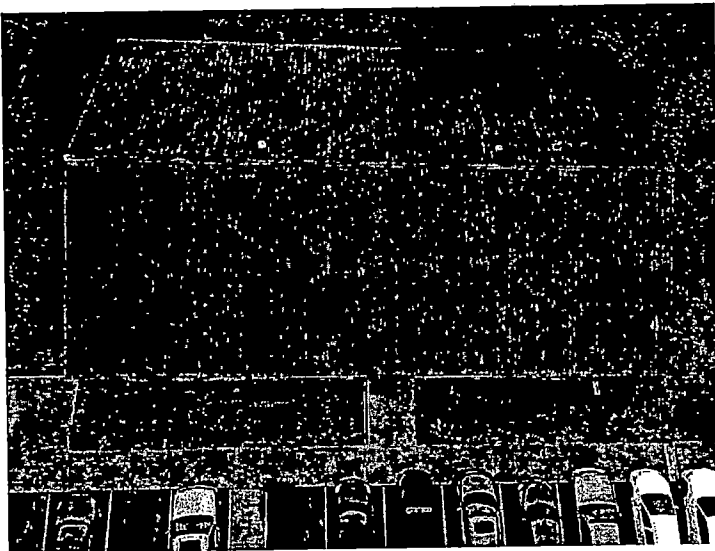
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Building A Units 1-4 & 5-8

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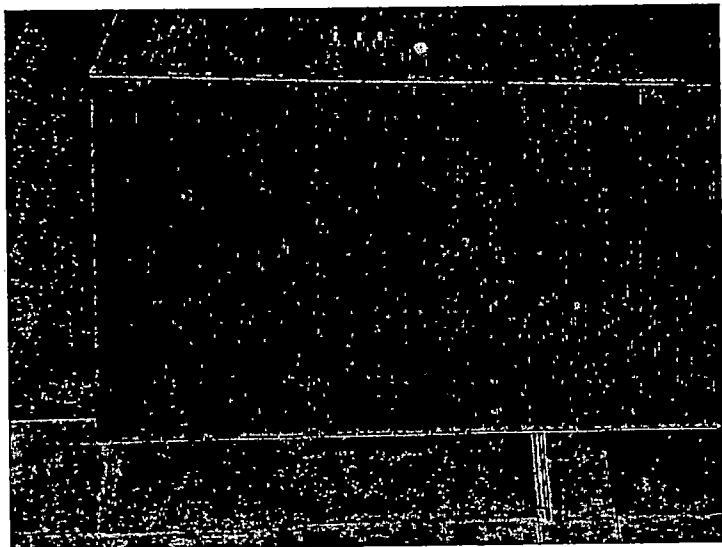
Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8

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Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8
Tags: Roof-Front Slope

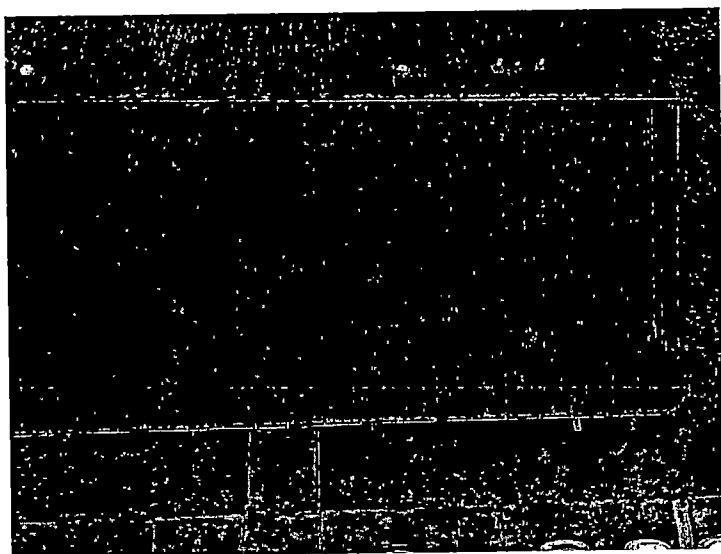
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Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8

Tags: Roof-Front Slope

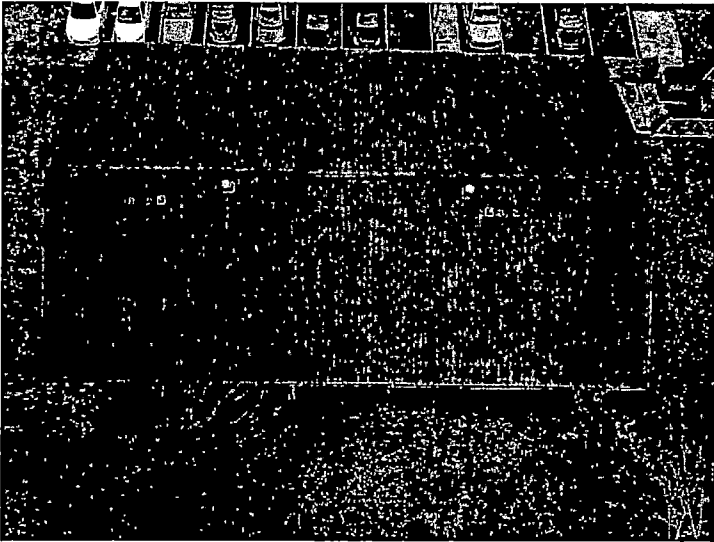
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Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8

Tags: Roof-Front Slope

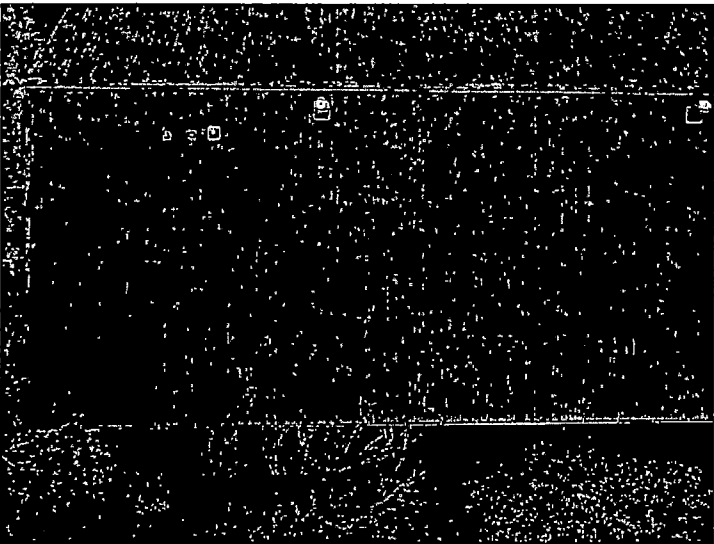
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Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC-ARLINGTON
Building A Units 1-4 & 5-8

Tags: Roof-Rear Slope

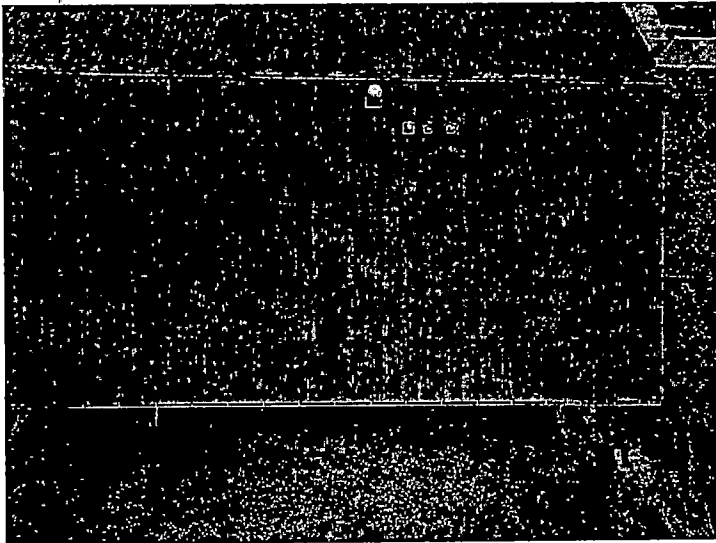
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Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC-ARLINGTON
Building A Units 1-4 & 5-8

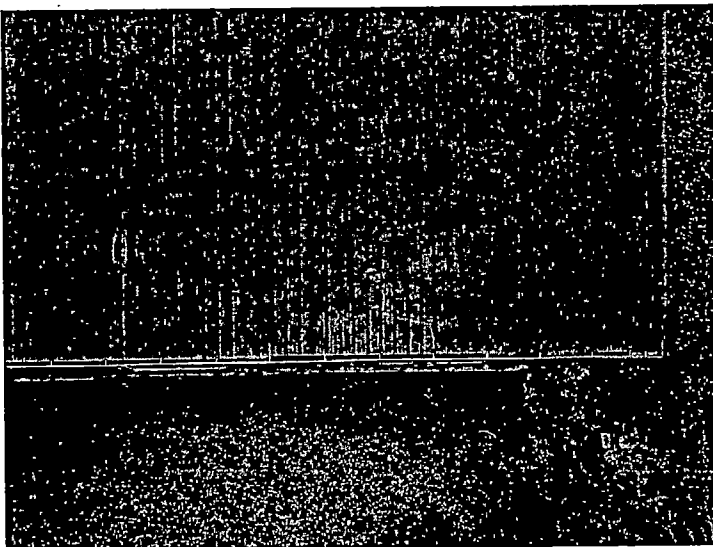
Tags: Roof-Rear Slope

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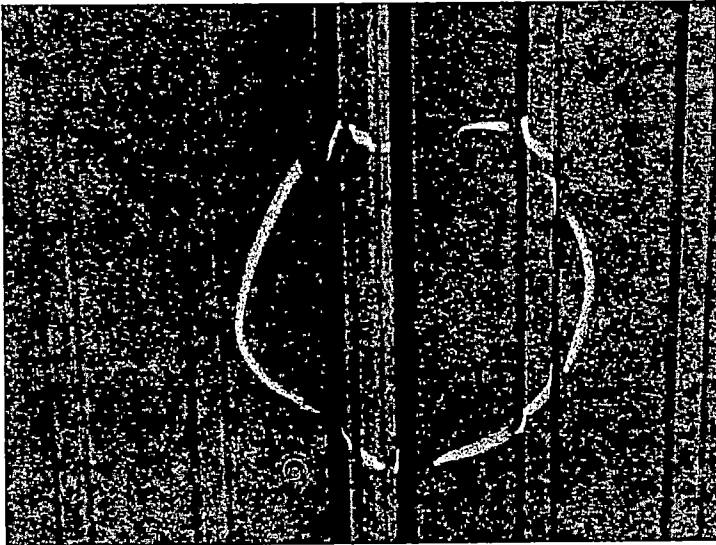
Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8
Tags: Roof-Rear Slope

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Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8
Tags: Roof-Rear Slope

11



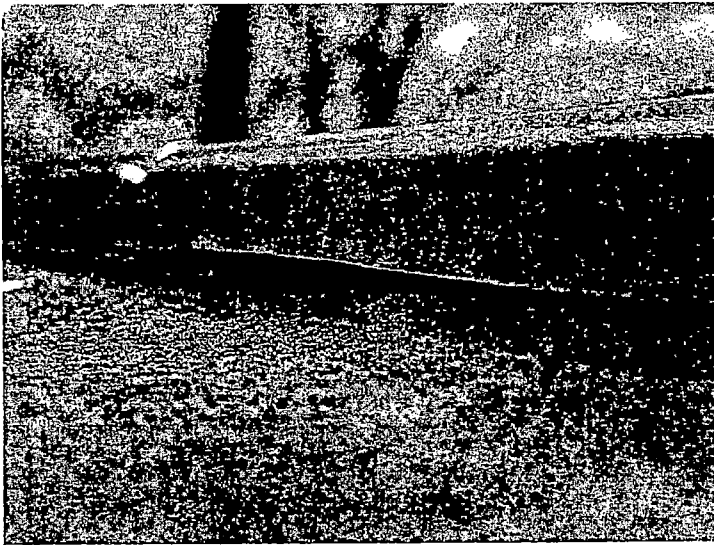
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Building A Units 1-4 & 5-8
Tags: Exterior-Wind damage

12



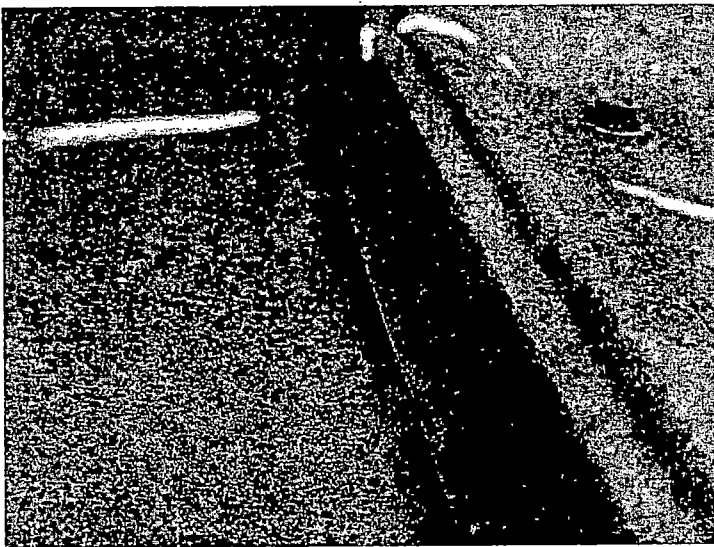
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Building A Units 1-4 & 5-8
Tags: Exterior-Wind damage

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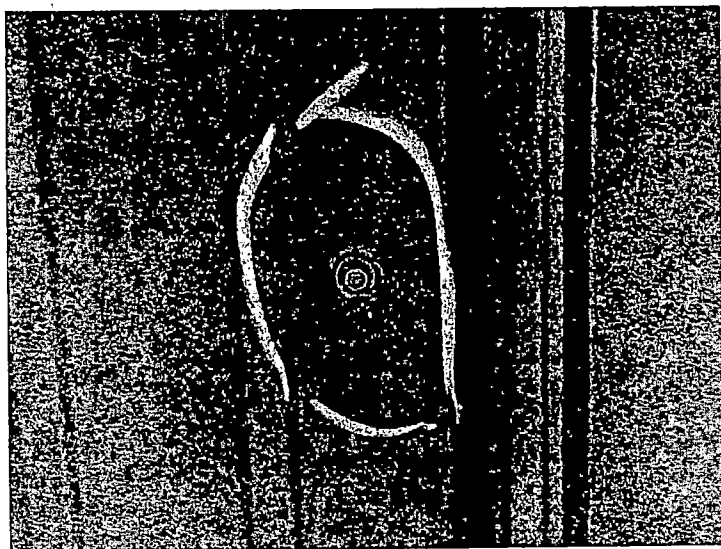
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Building A Units 1-4 & 5-8
Tags: Exterior-Wind damage

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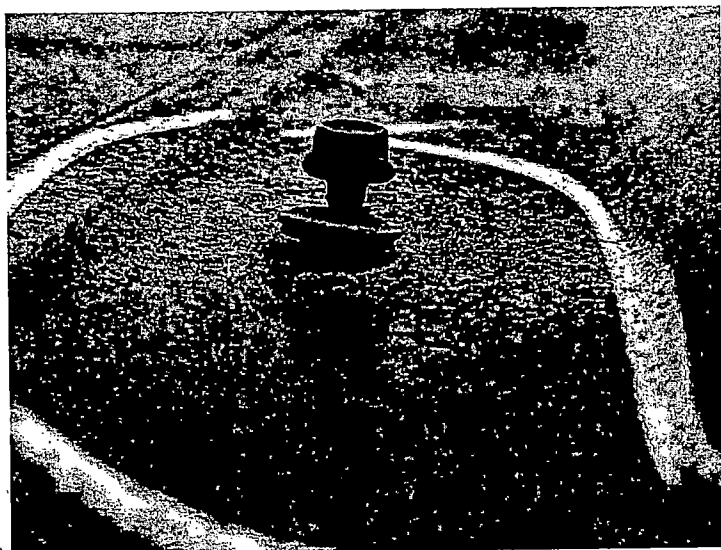
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Building A Units 1-4 & 5-8
Tags: Exterior-Wind damage

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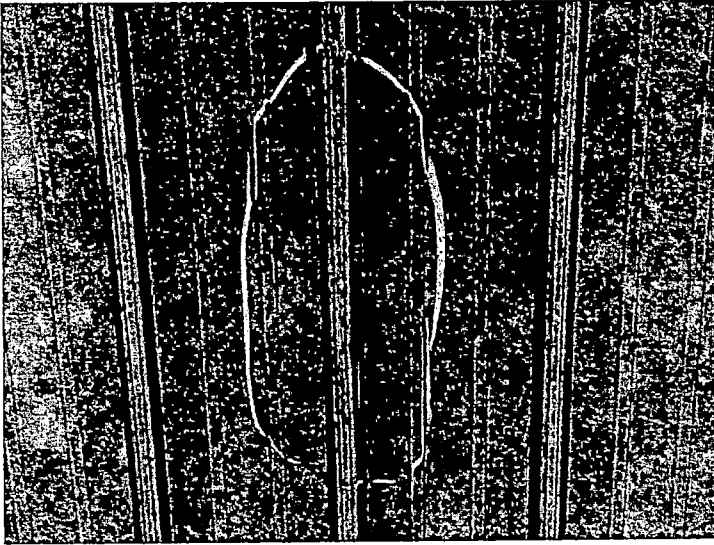
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Building A Units 1-4 & 5-8
Tags: Fastener Backed Out

16



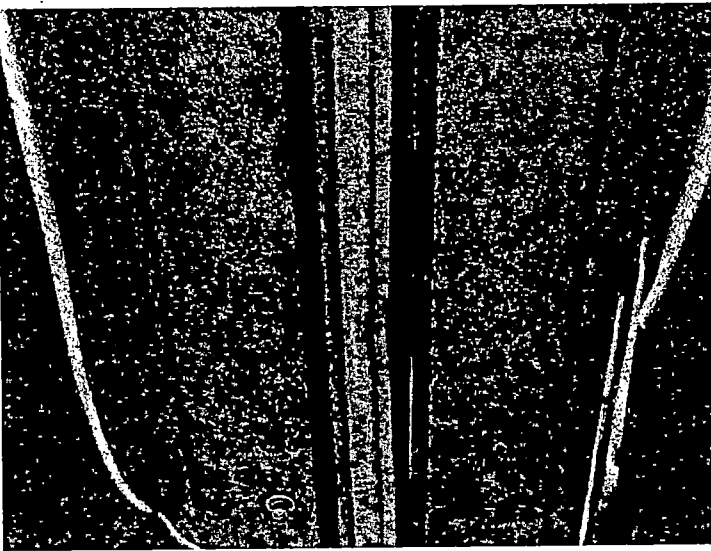
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Building A Units 1-4 & 5-8
Tags: Fastener Backed Out

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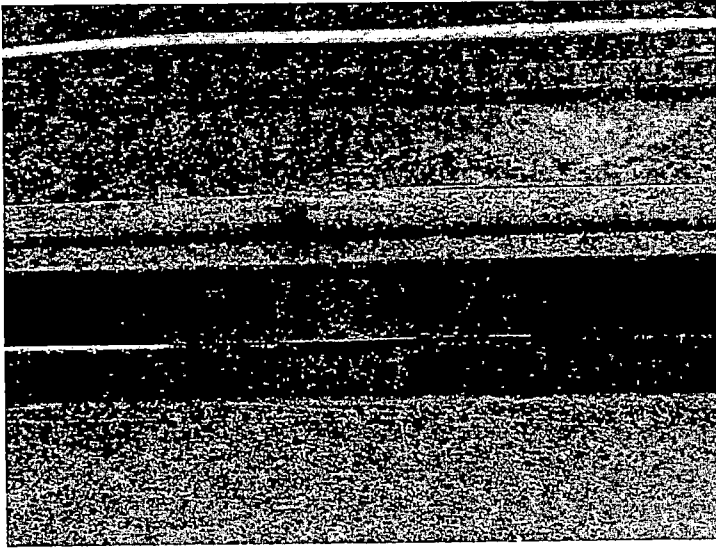
Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC -ARLINGTON
Building A Units 1-4 & 5-8
Tags: Roof-Debris Strike

18



Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC -ARLINGTON
Building A Units 1-4 & 5-8
Tags: Roof-Debris Strike

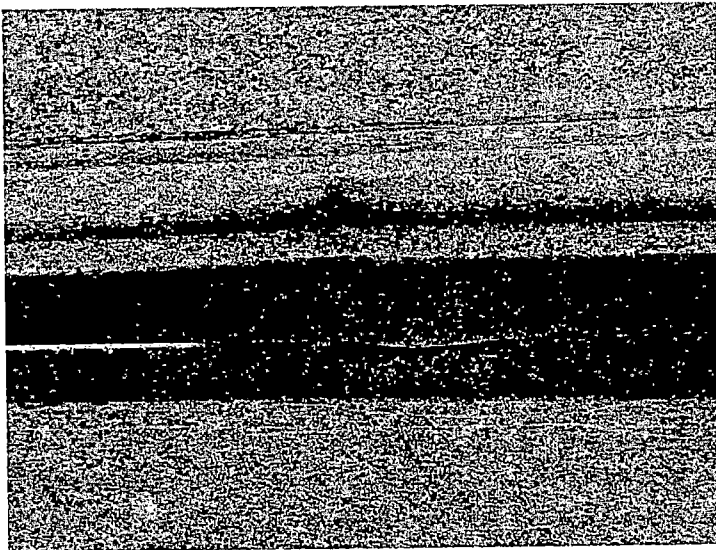
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Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8

Tags: Roof-Debris Strike

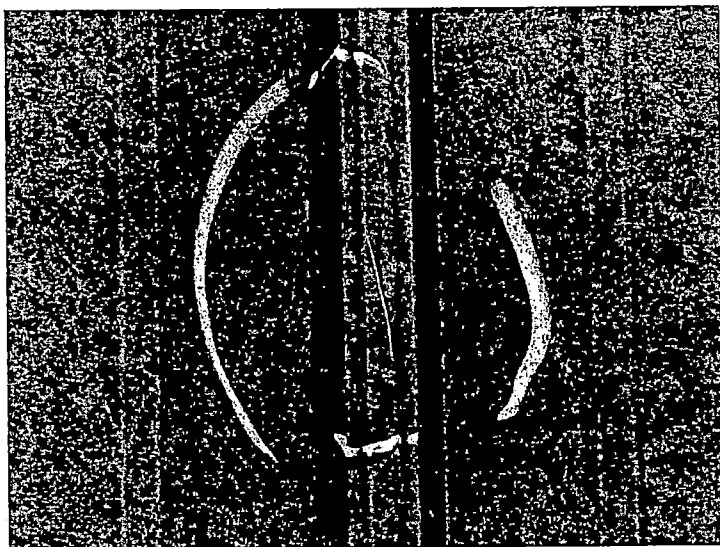
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Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8

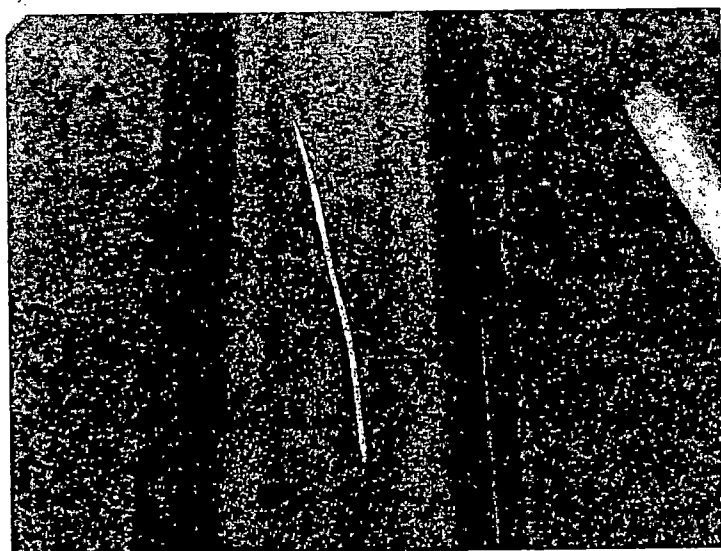
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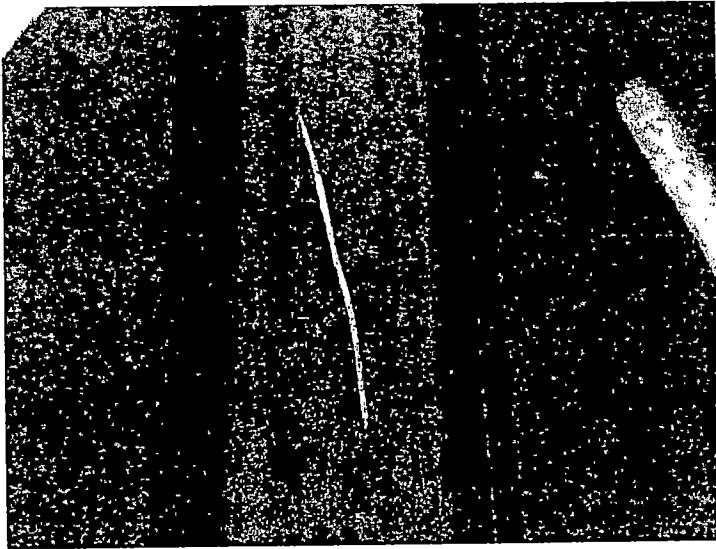
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Building A Units 1-4 & 5-8
Tags: Roof-Debris Strike

22



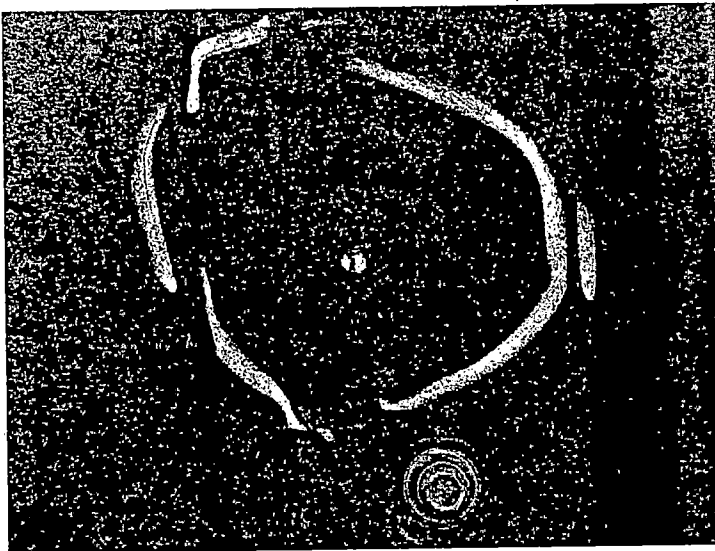
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Building A Units 1-4 & 5-8
Tags: Roof-Debris Strike

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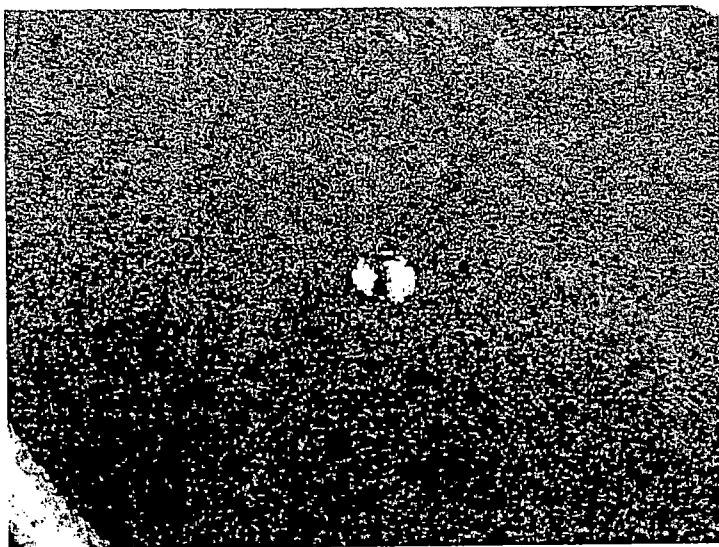
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Building A Units 1-4 & 5-8
Tags: Roof-Debris Strike

24



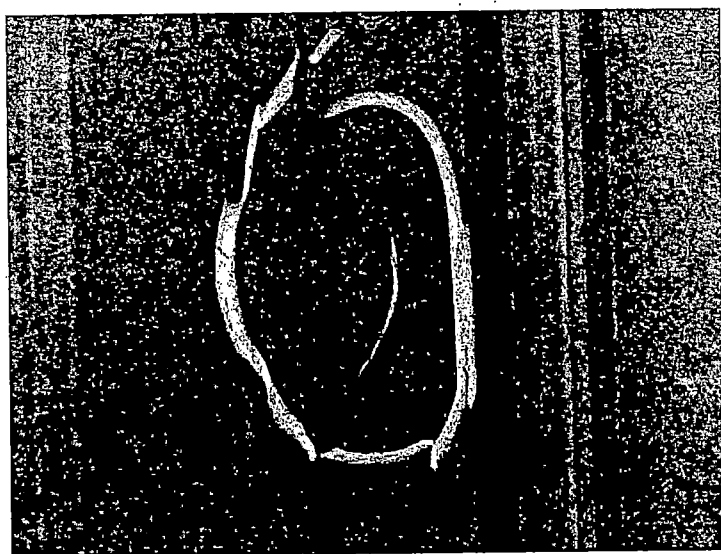
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Building A Units 1-4 & 5-8
Tags: Roof-Debris Strike

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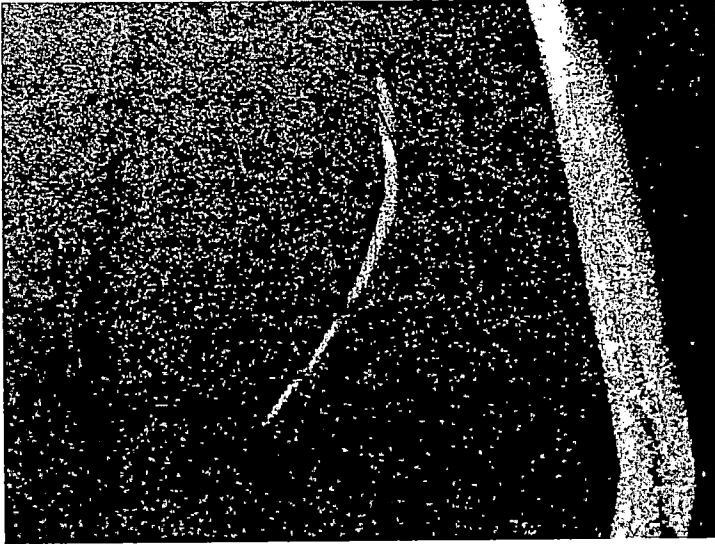
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Building A Units 1-4 & 5-8
Tags: Roof-Debris Strike

26



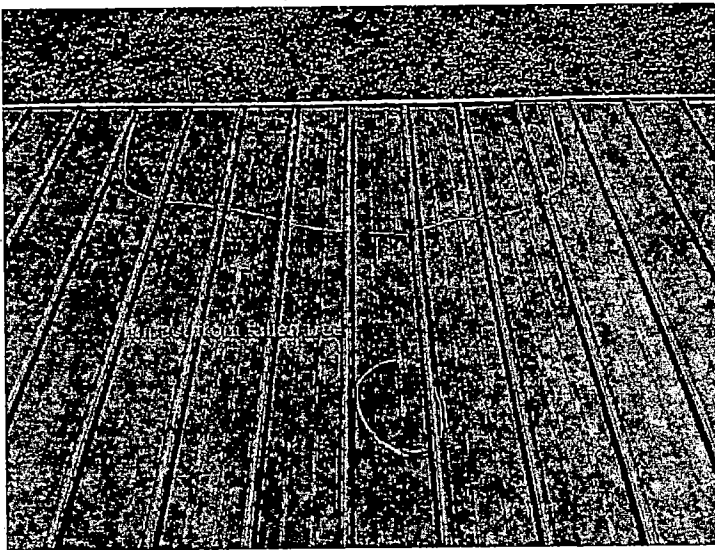
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Building A Units 1-4 & 5-8
Tags: Roof-Debris Strike

27



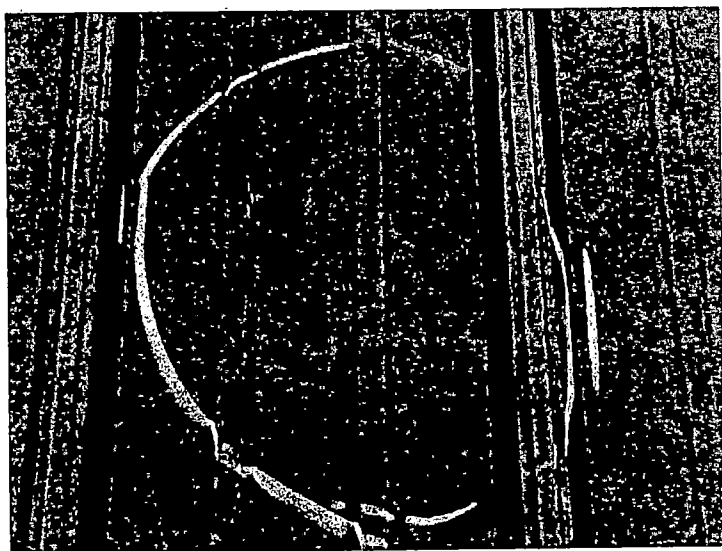
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Building A Units 1-4 & 5-8
Tags: Roof-Debris Strike

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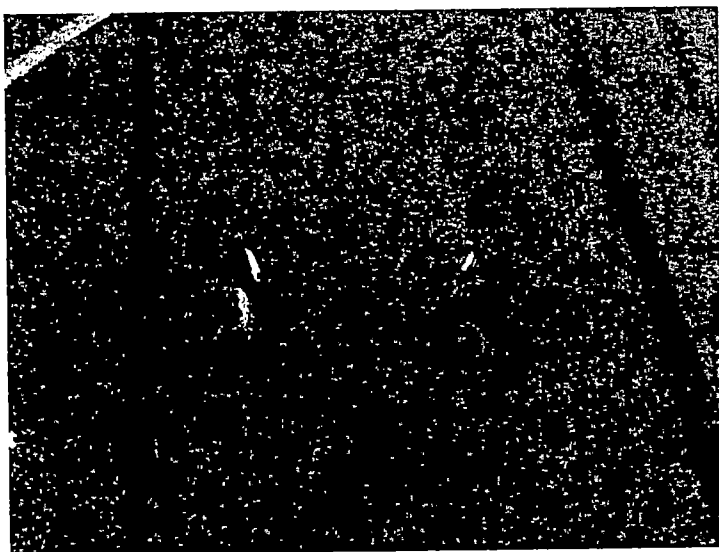
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Building A Units 1-4 & 5-8
Tags: Roof-Debris Strike

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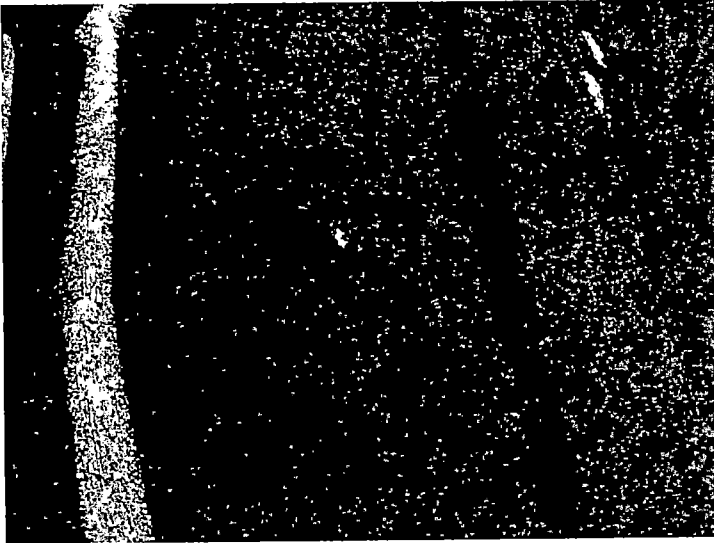
Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8
Tags: Roof - Debris Strike

30



Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8
Tags: Roof - Debris Strike

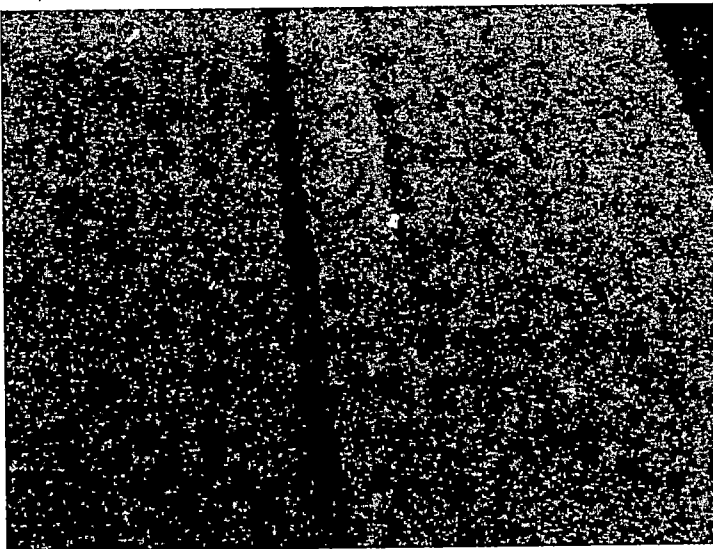
31



Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8

Tags: Roof - Debris Strike

32



Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8

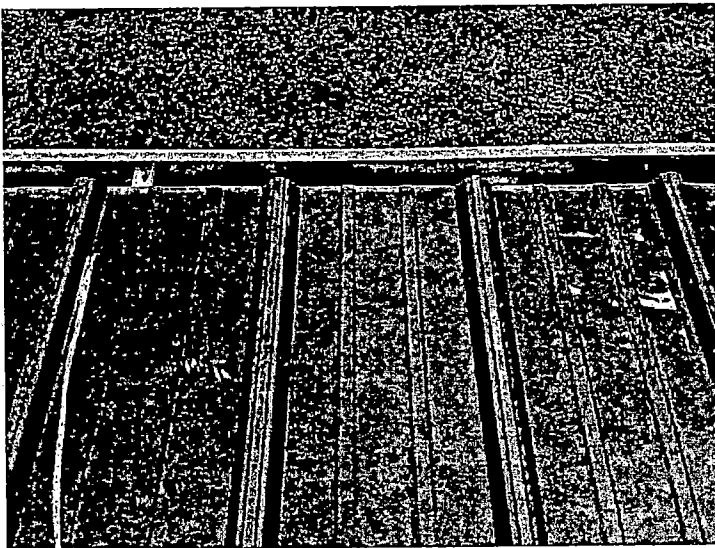
Tags: Roof - Debris Strike

33



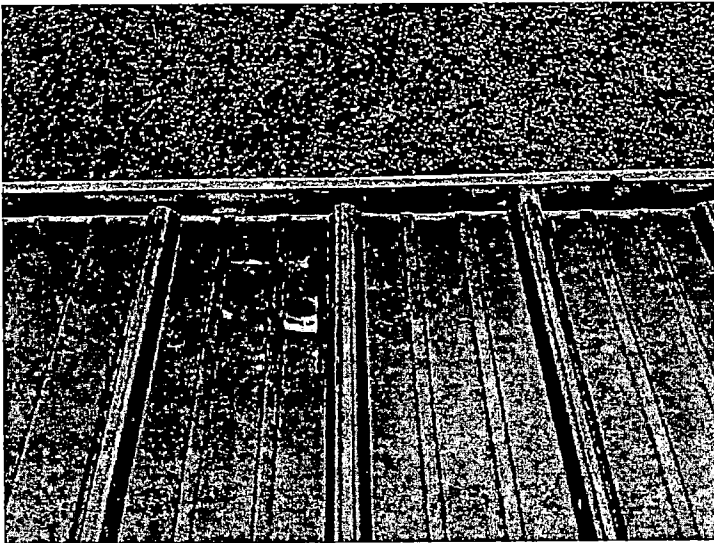
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Building A Units 1-4 & 5-8
Tags: Roof-Debris Strike

34



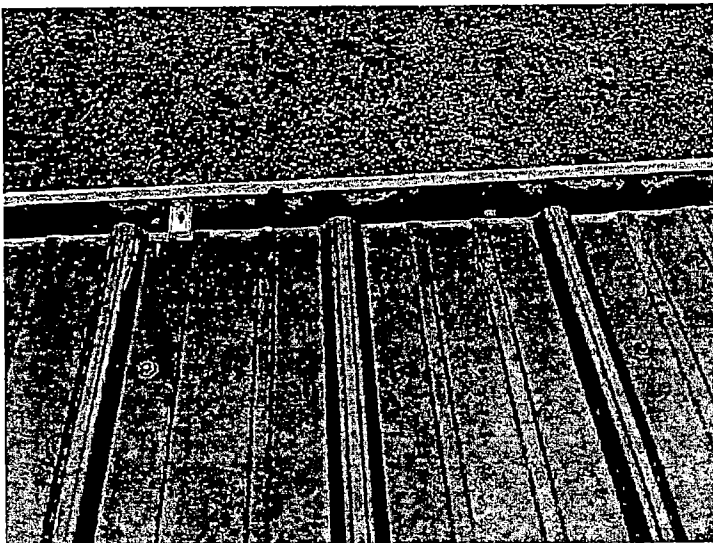
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Building A Units 1-4 & 5-8
Tags: Roof-Debris Strike

35



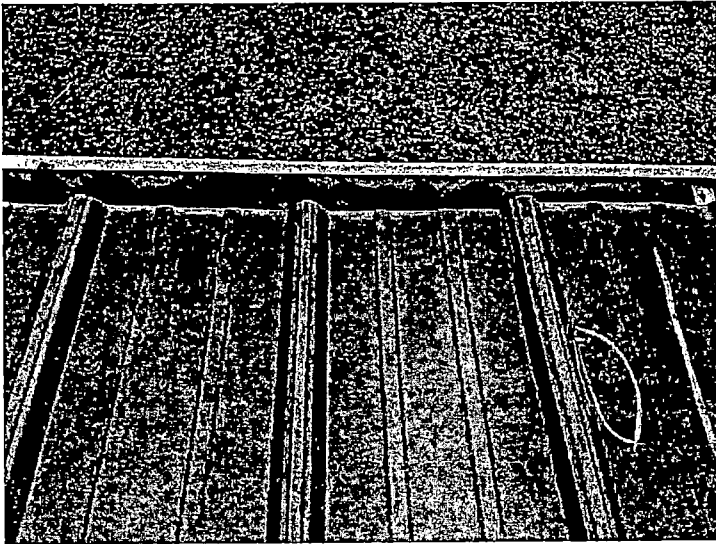
Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8
Tags: Roof-Debris Strike

36



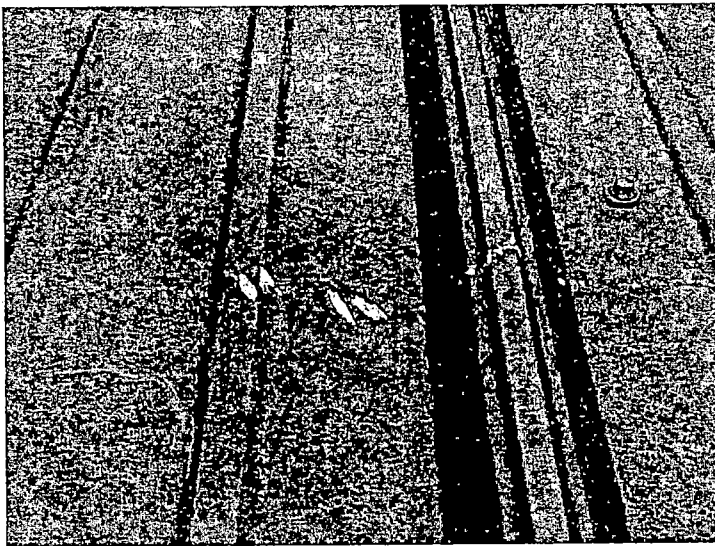
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Building A Units 1-4 & 5-8
Tags: Roof-Debris Strike

37



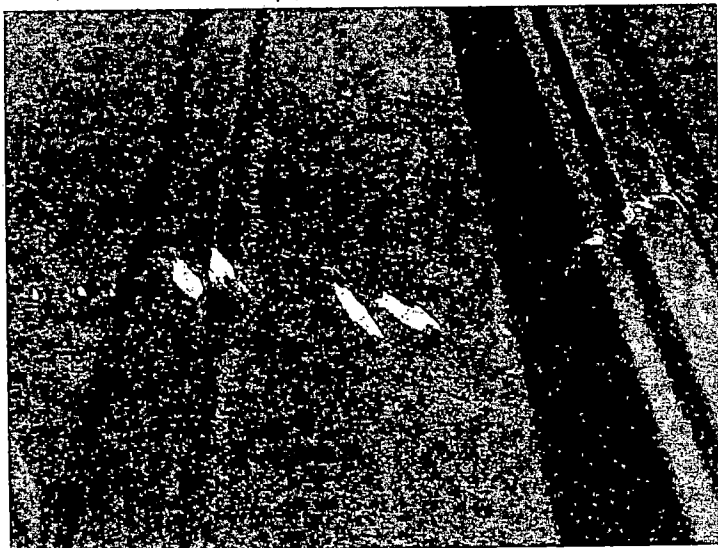
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Building A Units 1-4 & 5-8
Tags: Roof - Debris Strike

38



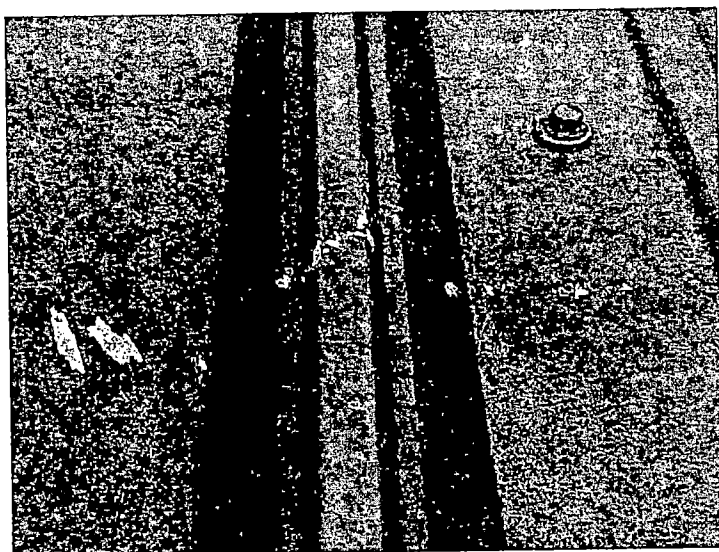
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Building A Units 1-4 & 5-8
Tags: Roof - Debris Strike

39



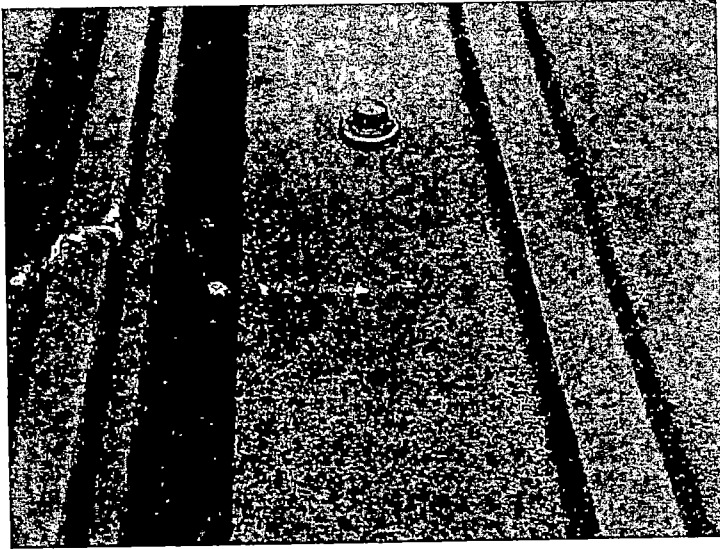
Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8
Tags: Roof-Debris Strike

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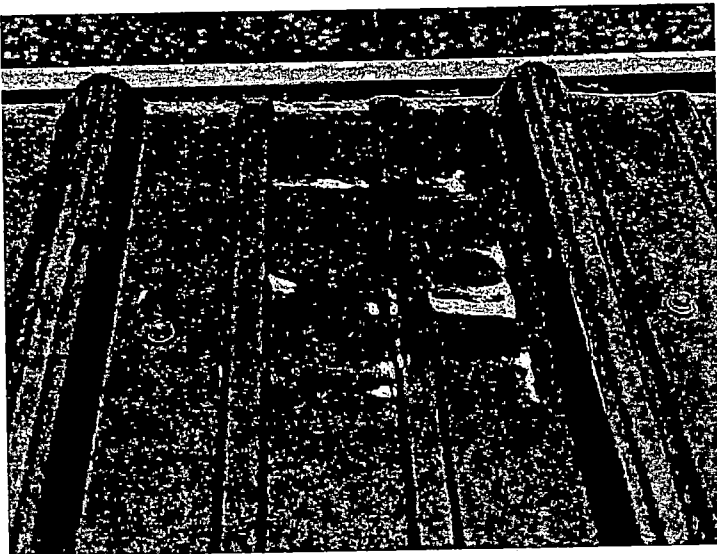
Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8
Tags: Roof-Debris Strike

41



Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8
Tags: Roof - Debris Strike

42



Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8
Tags: Roof - Debris Strike

43



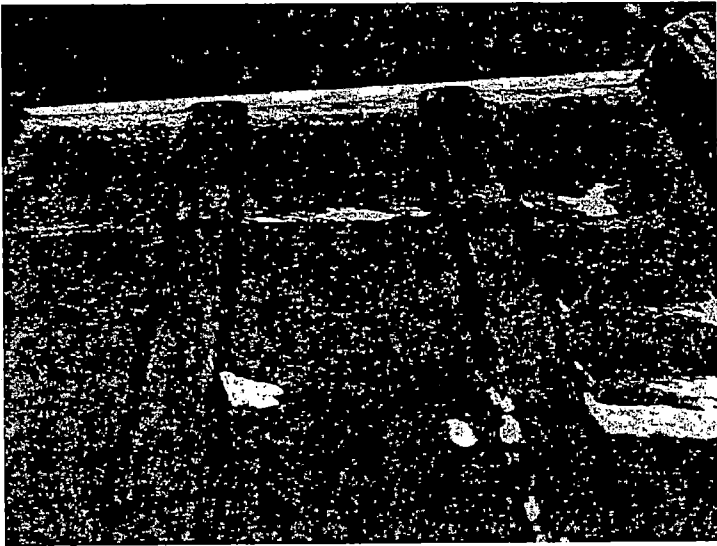
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Building A Units 1-4 & 5-8
Tags: Roof - Debris Strike

44



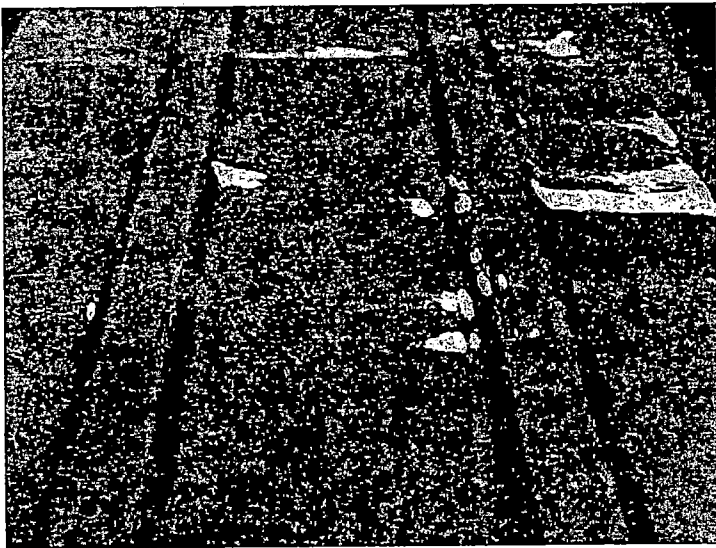
Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8
Tags: Roof - Debris Strike

45



Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8
Tags: Roof-Debris Strike

46



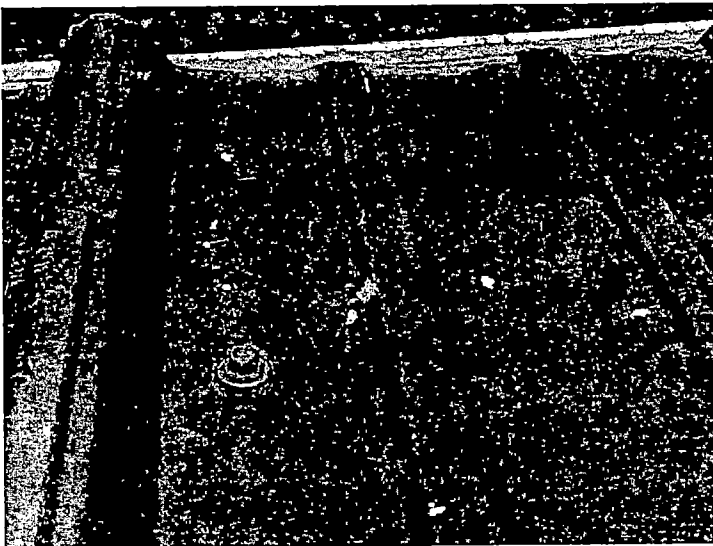
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Building A Units 1-4 & 5-8
Tags: Roof-Debris Strike

47



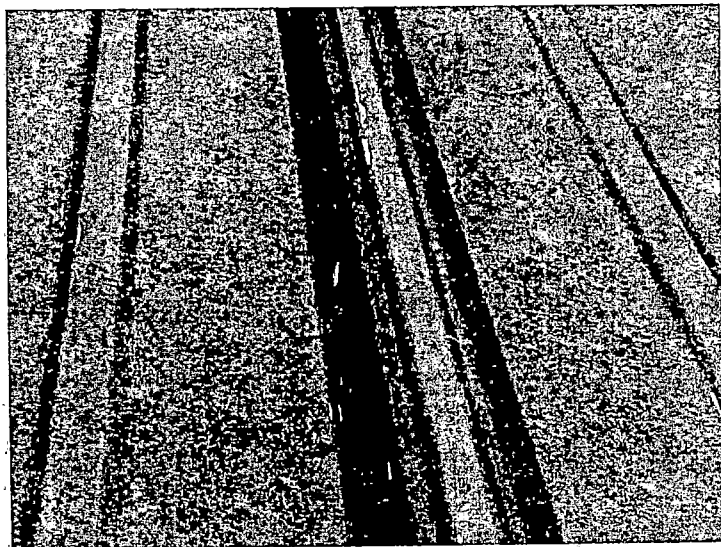
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Building A Units 1-4 & 5-8
Tags: Roof-Debris Strike

48



Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8
Tags: Roof-Debris Strike

49



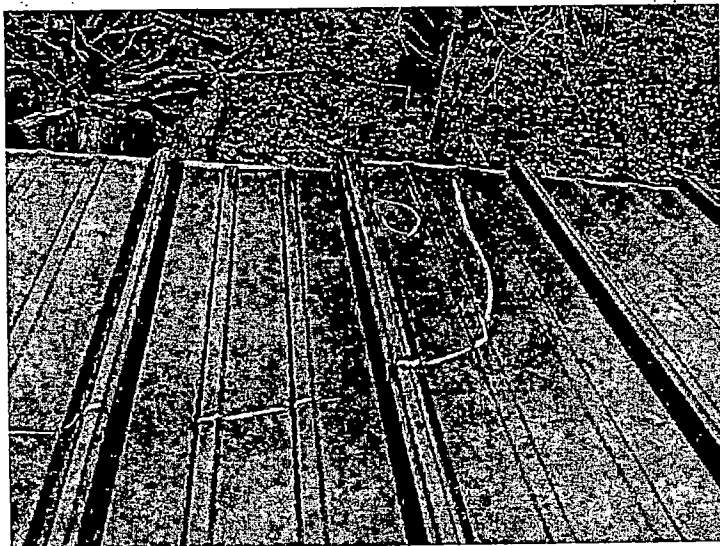
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Building A Units 1-4 & 5-8
Tags: Roof-Debris Strike

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Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8
Tags: Roof-Debris Strike

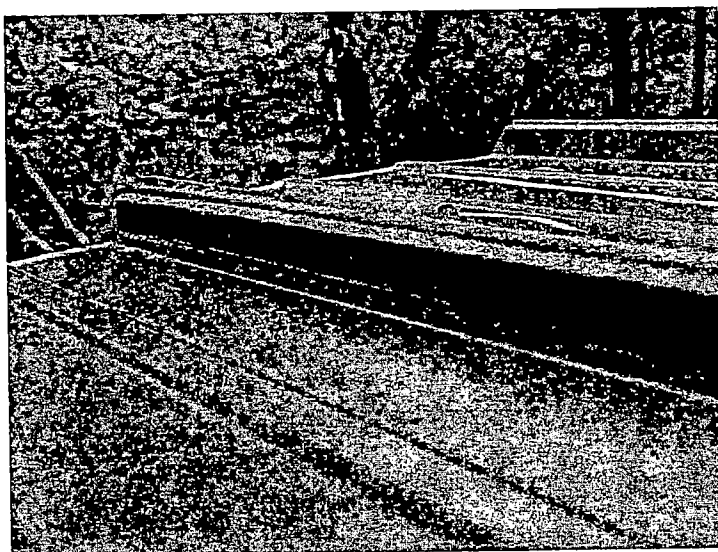
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Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8

Tags: Roof - Debris Strike

52



Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8

Tags: Roof - Debris Strike

53



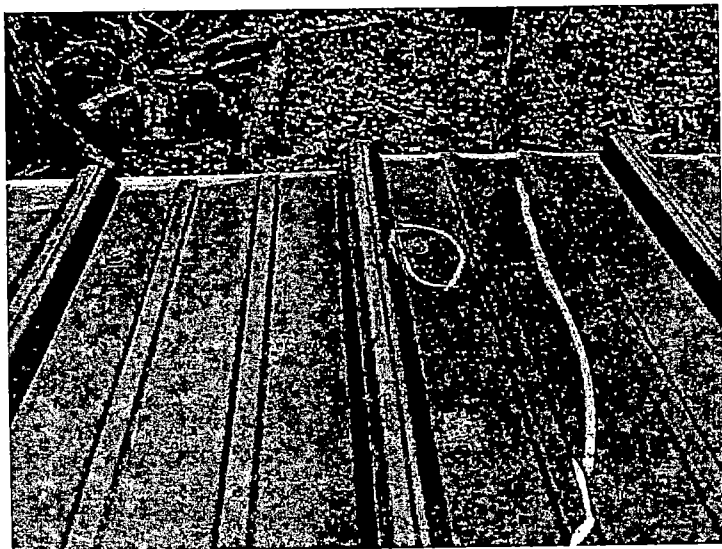
Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC -ARLINGTON
Building A Units 1-4 & 5-8
Tags: Fastener Backed Out

54



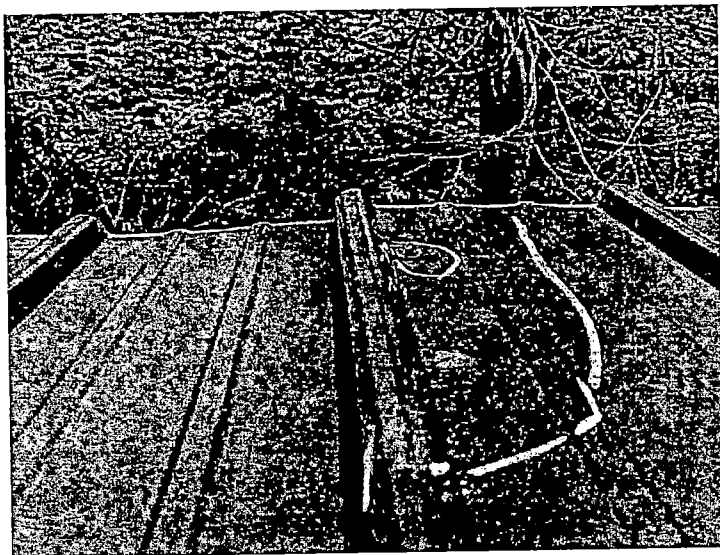
Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC -ARLINGTON
Building A Units 1-4 & 5-8

55



Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8

56



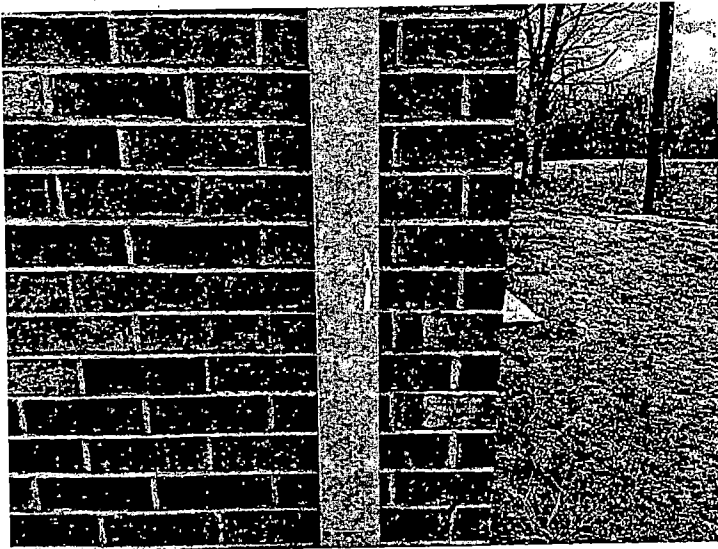
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Building A Units 1-4 & 5-8

57



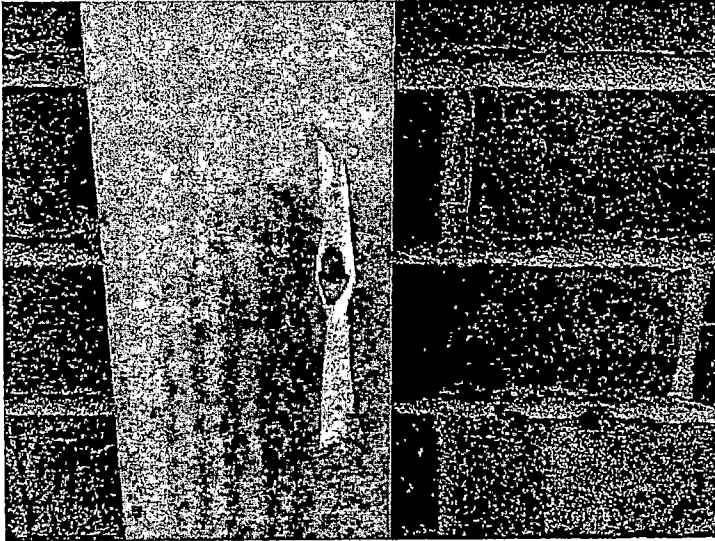
Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8
Tags: Exterior-Front Elevation

58



Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8
Tags: Exterior-Front Elevation, Exterior-Gutter-Damage

59



Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8

Tags: Exterior-Front Elevation, Exterior-Gutter-Damage

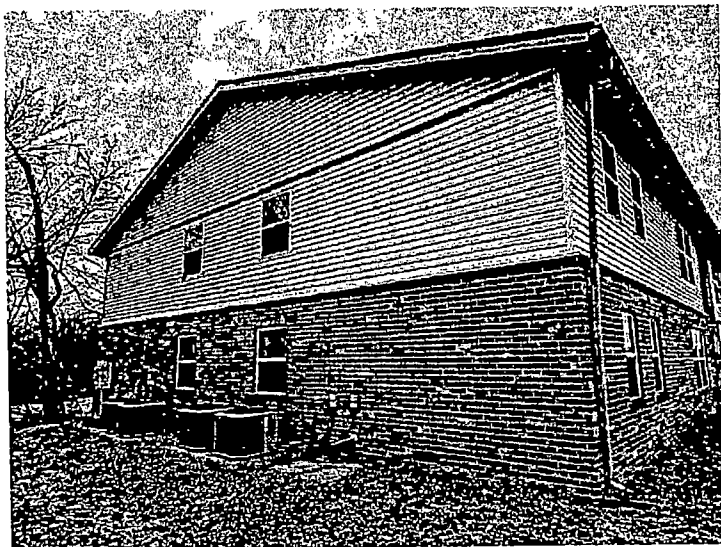
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Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8

Tags: Exterior-Front Elevation

61



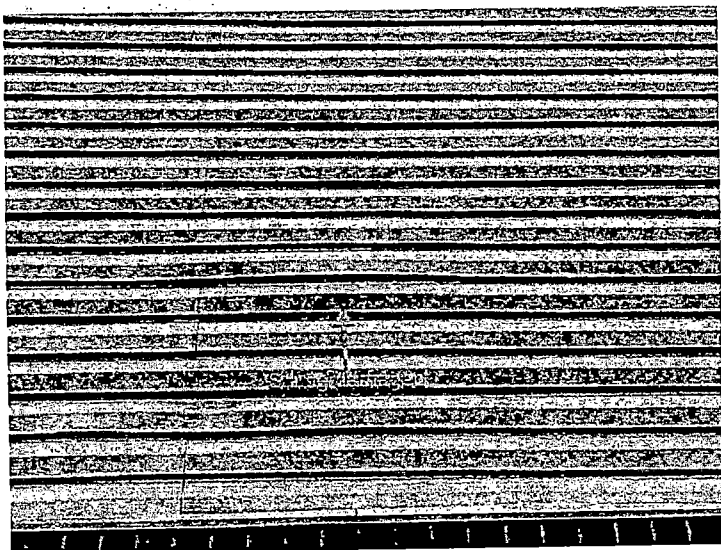
Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8
Tags: Exterior-Left Elevation

62



Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8
Tags: Exterior-Left Elevation

63



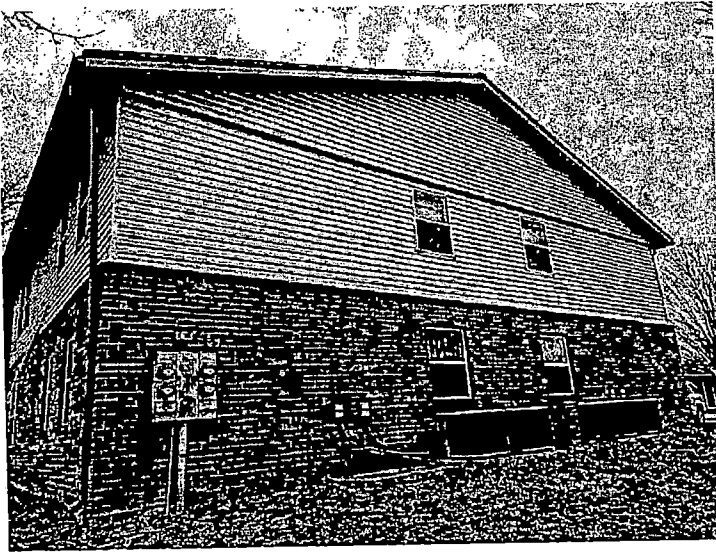
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Building A Units 1-4 & 5-8
Tags: Exterior-Left Elevation

64



Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8
Tags: Exterior-Left Elevation

65



Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8
Tags: Exterior-Left Elevation

66



Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8
Tags: Exterior-Rear Elevation

67



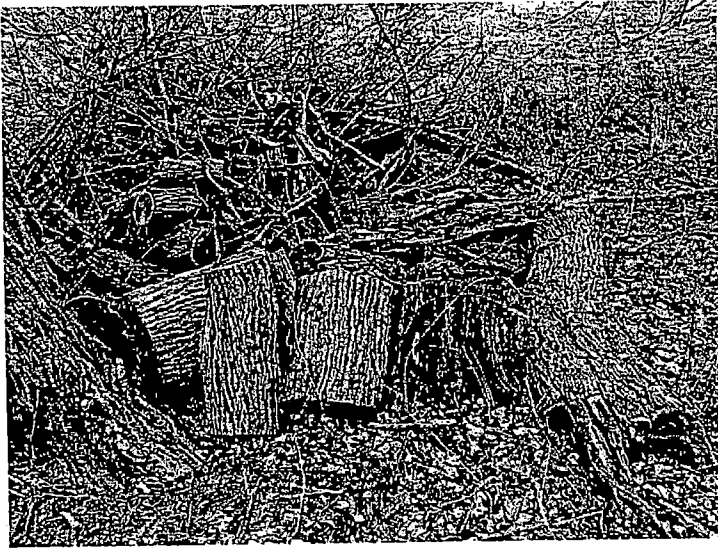
Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8
Tags: Exterior-Rear Elevation

68



Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8
Tags: Exterior-Rear Elevation

69



Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8

Tags: Exterior-Rear Elevation

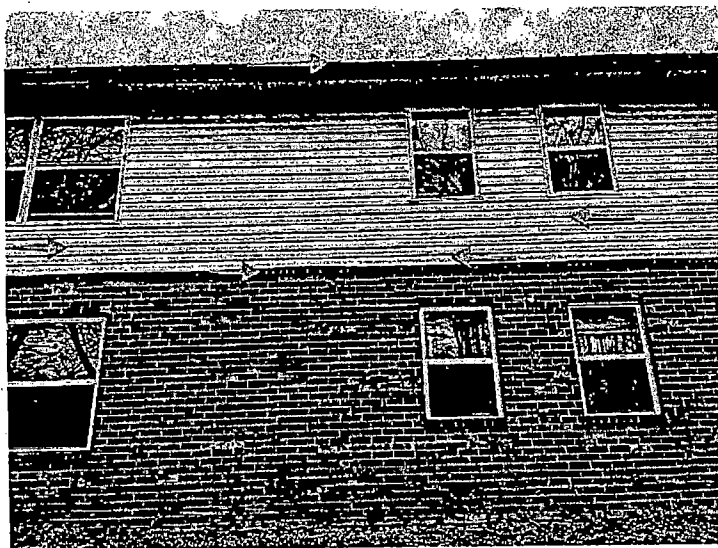
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Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8

Tags: Exterior-Rear Elevation

71



Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8
Tags: Exterior-Rear Elevation

72



Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8
Tags: Exterior-Rear Elevation

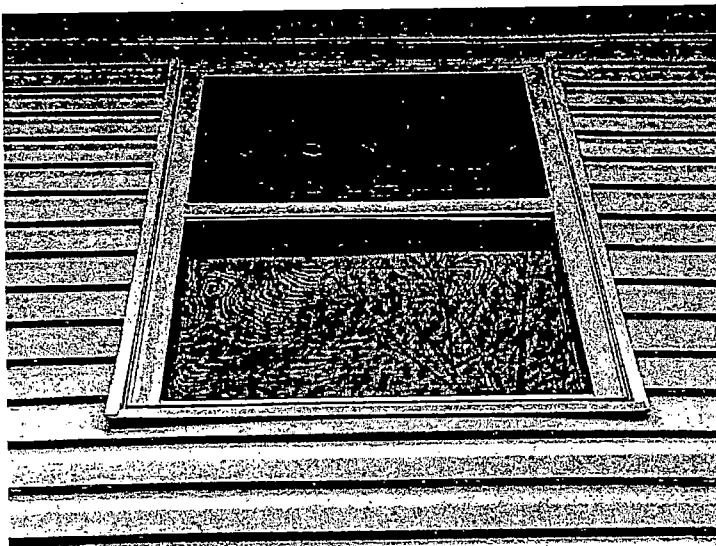
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Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8

Tags: Exterior-Rear Elevation

74



Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8

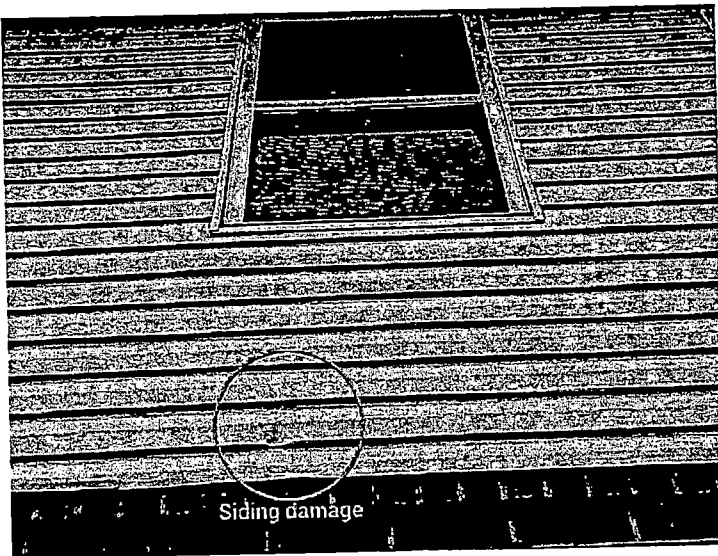
Tags: Exterior-Rear Elevation, Window-Screen damage

75



Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8
Tags: Exterior-Rear Elevation, Window-Screen damage

76



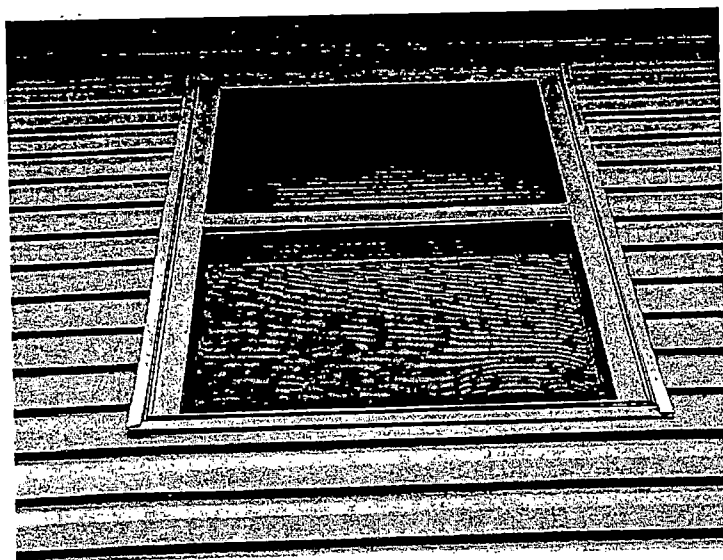
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Building A Units 1-4 & 5-8
Tags: Exterior-Rear Elevation

77



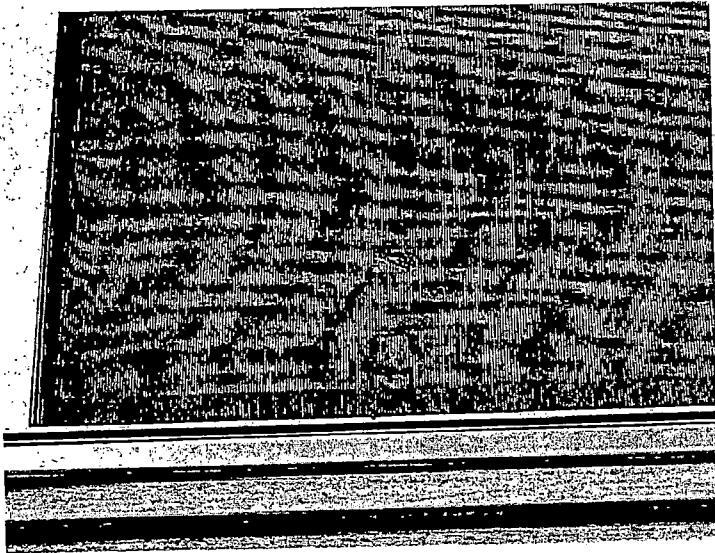
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Building A Units 1-4 & 5-8
Tags: Exterior-Rear Elevation

78



Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8
Tags: Exterior-Rear Elevation, Window-Screen damage

79



Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8

Tags: Exterior-Rear Elevation, Window-Screen damage

80



Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8

Tags: Exterior-Rear Elevation

81



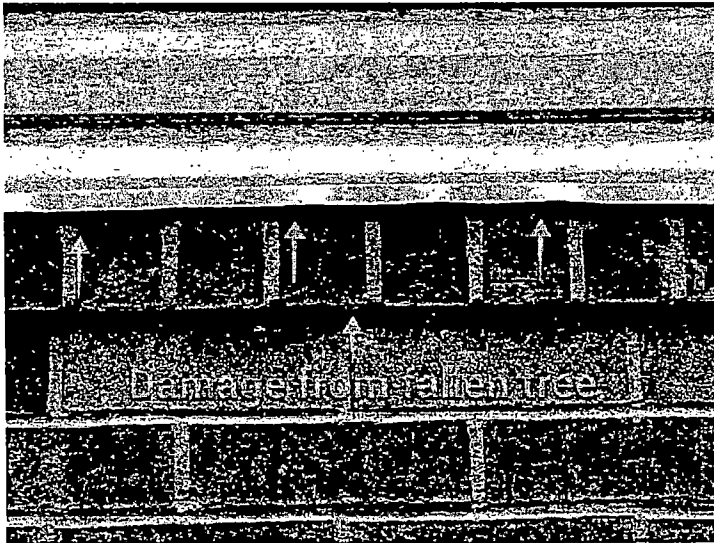
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Building A Units 1-4 & 5-8
Tags: Exterior-Rear Elevation

82



Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8
Tags: Exterior-Rear Elevation

83



Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8
Tags: Exterior-Rear Elevation

84



Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8
Tags: Exterior-Rear Elevation

85



Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8

Tags: Exterior-Rear Elevation

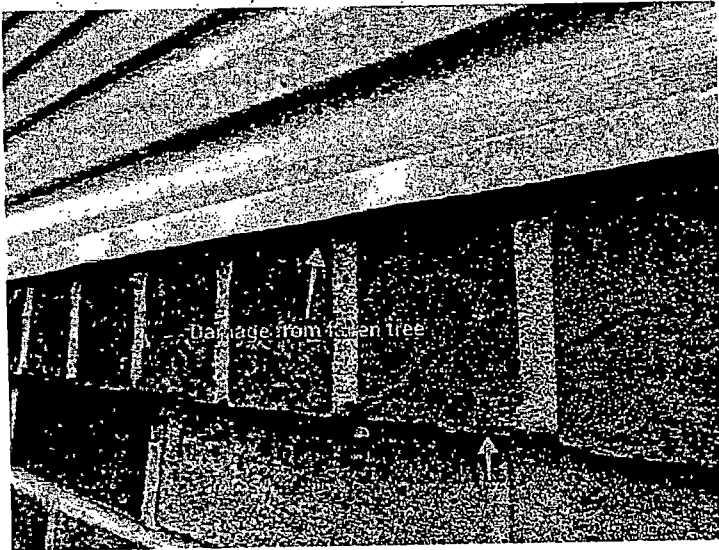
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Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8

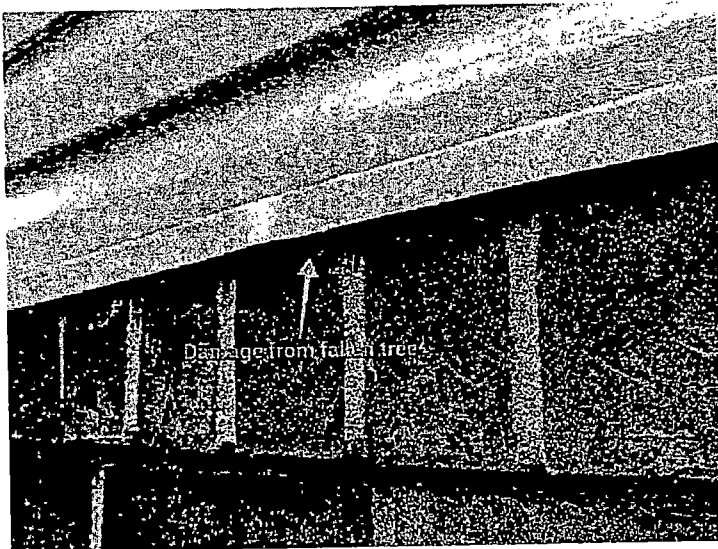
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87



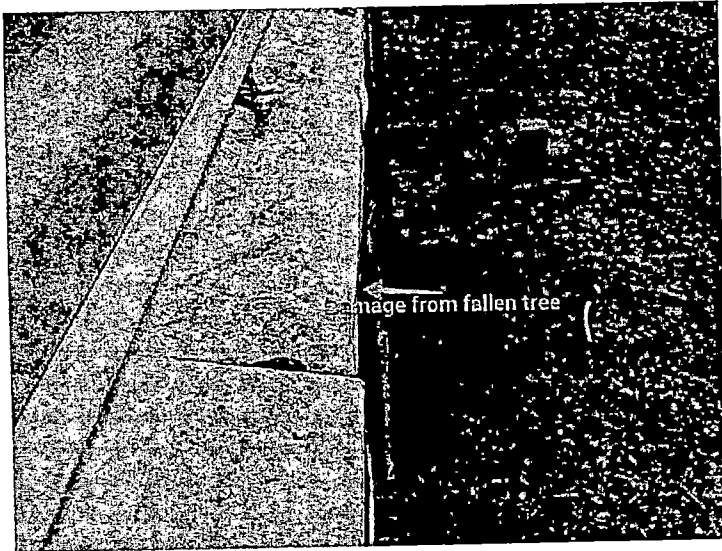
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Building A Units 1-4 & 5-8
Tags: Exterior-Rear Elevation

88



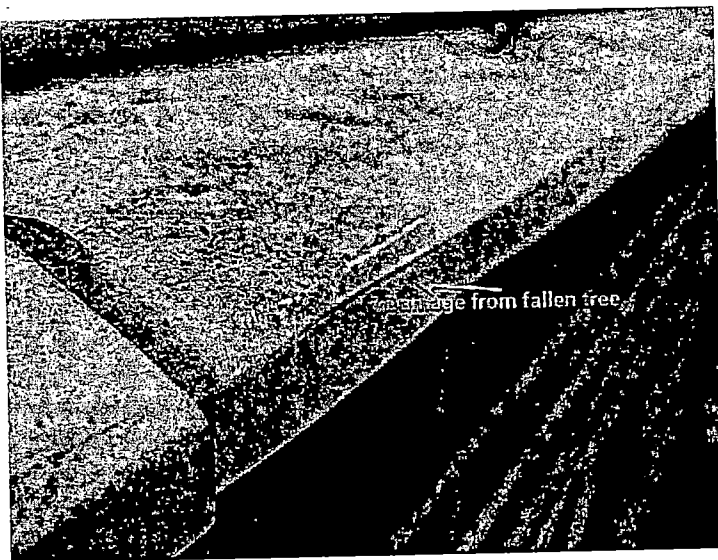
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Building A Units 1-4 & 5-8
Tags: Exterior-Rear Elevation

89



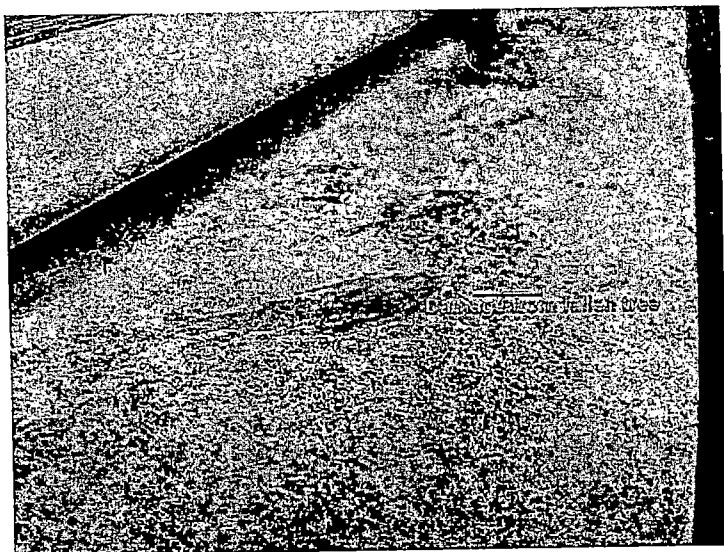
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Building A Units 1-4 & 5-8
Tags: Exterior-Rear Elevation

90



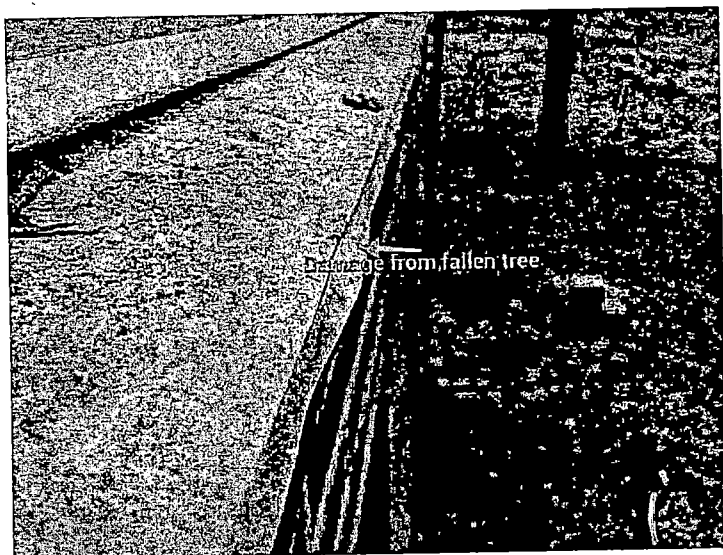
Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8
Tags: Exterior-Rear Elevation

91



Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8
Tags: Exterior-Rear Elevation

92



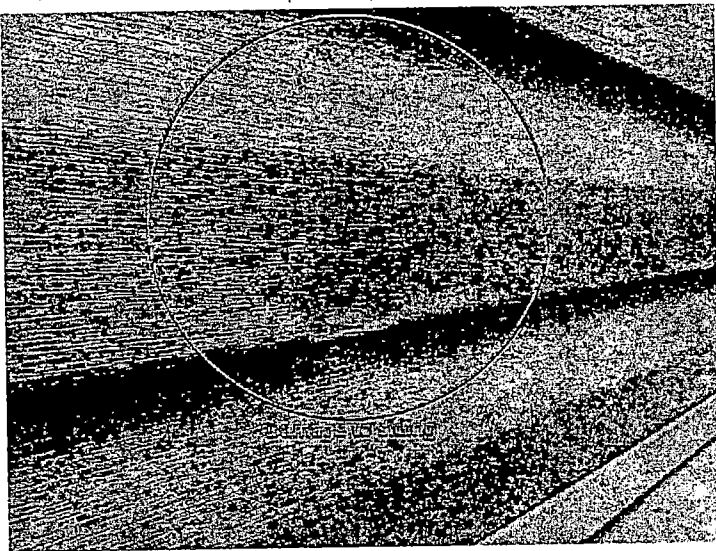
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Building A Units 1-4 & 5-8
Tags: Exterior-Rear Elevation

93



Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8
Tags: Exterior-Rear Elevation

94



Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8
Tags: Exterior-Rear Elevation

95



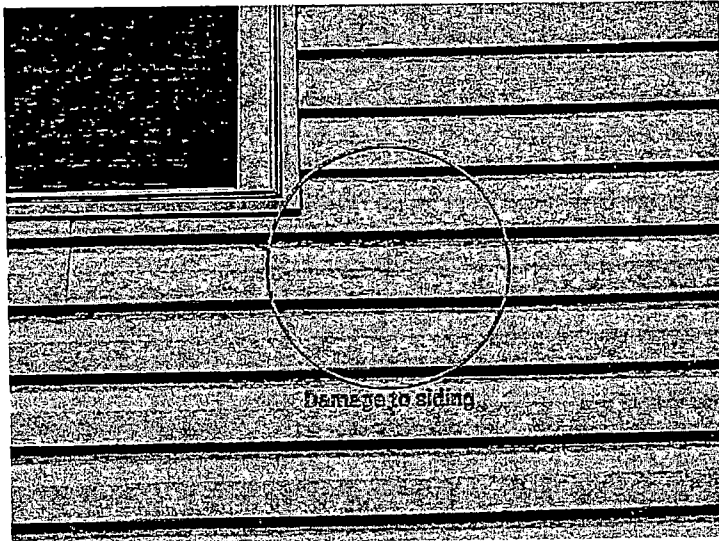
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Building A Units 1-4 & 5-8
Tags: Exterior-Rear Elevation

96



Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC-ARLINGTON
Building A Units 1-4 & 5-8
Tags: Exterior-Rear Elevation

97



Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8

Tags: Exterior-Rear Elevation

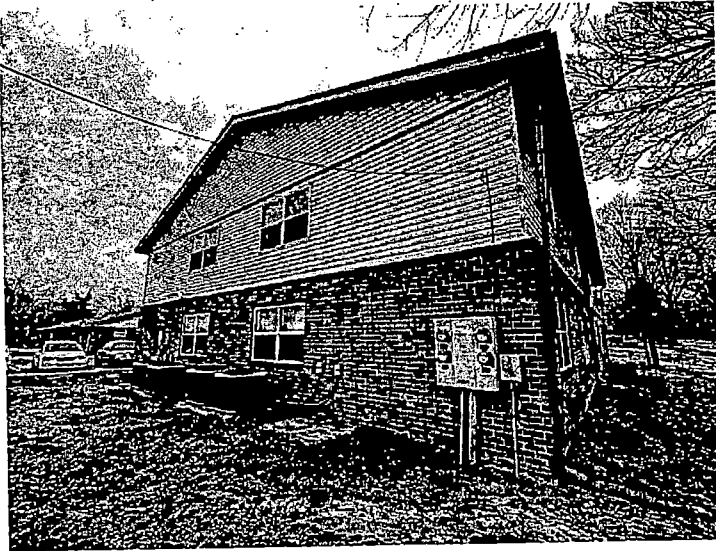
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Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8

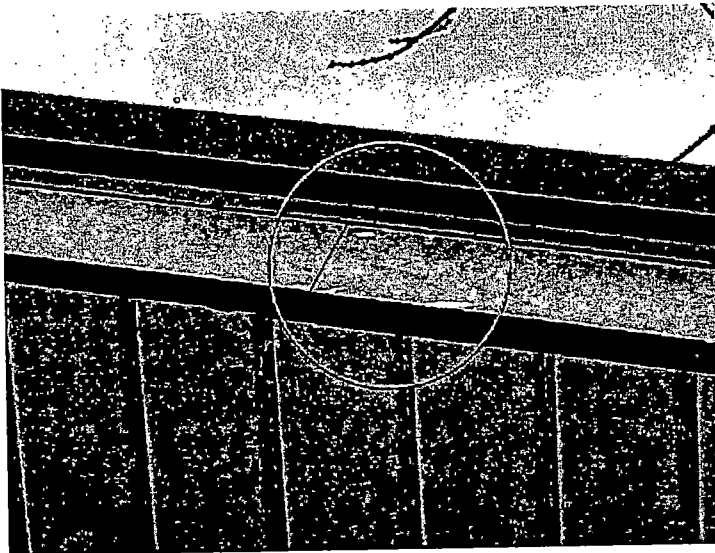
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99



Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8
Tags: Exterior-Right Elevation

100



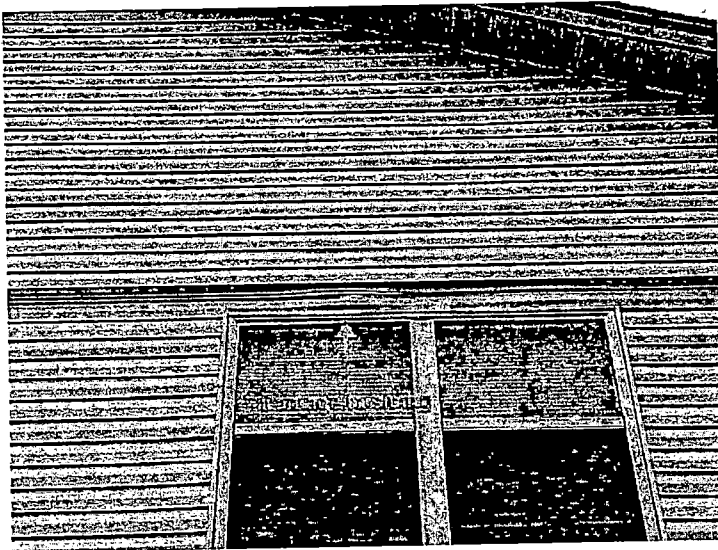
Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8
Tags: Exterior-Right Elevation, Exterior -Fascia Damage

101



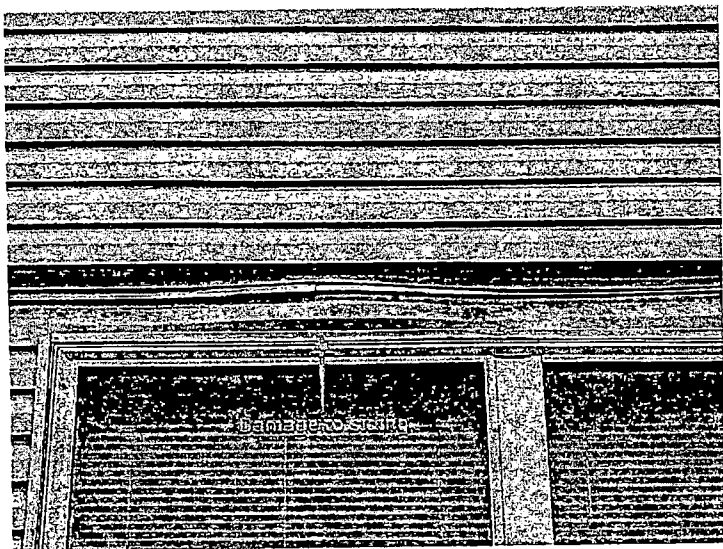
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Building A Units 1-4 & 5-8
Tags: Exterior-Right Elevation

102



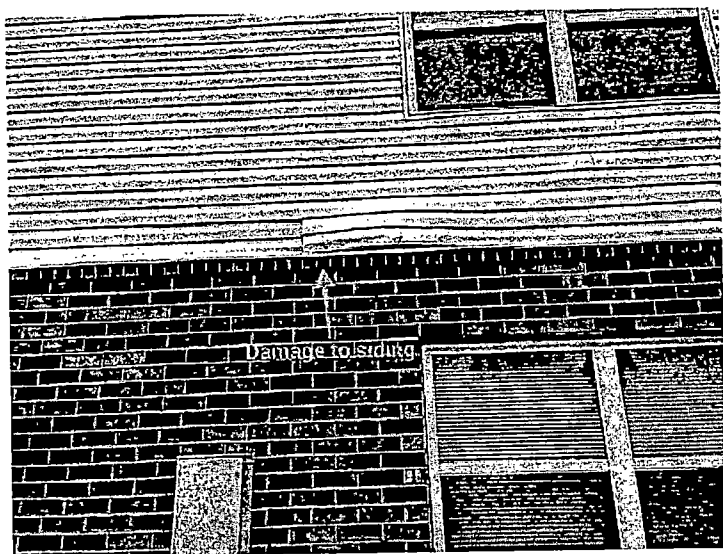
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Building A Units 1-4 & 5-8
Tags: Exterior-Right Elevation

103



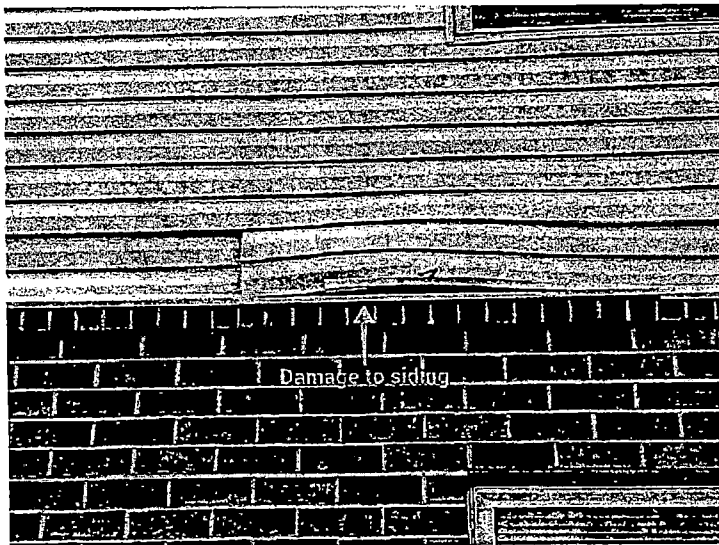
Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC -ARLINGTON
Building A Units 1-4 & 5-8
Tags: Exterior-Right Elevation

104



Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC -ARLINGTON
Building A Units 1-4 & 5-8
Tags: Exterior-Right Elevation

105



Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8
Tags: Exterior-Right Elevation

106



Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8
Tags: Exterior-Right Elevation

107



Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8

Tags: Exterior-Right Elevation

108



Project: VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC - ARLINGTON
Building A Units 1-4 & 5-8

Tags: Exterior-Right Elevation

State Auto Insurance Companies

518 East Broad Street
Columbus, Ohio 43215

Insured: VOLUNTEER MANAGEMENT &
DEVELOPMENT COMPANY INC;
Home: 1001 AIRPORT RD
FULTON, KY 42041
Property: 205 Ringo Dr
Clinton, KY 42031

Business: (731) 554-2320

Claim Rep.: Aaron Rundberg
Business: 518 E Broad St
Columbus, OH 43215

Business: (913) 295-1461
E-mail: aaron.rundberg@stateauto.com

Estimator: Aaron Rundberg
Business: 518 E Broad St
Columbus, OH 43215

Business: (913) 295-1461
E-mail: aaron.rundberg@stateauto.com

Claim Number: PR-0000000-400349.
3135293A

Policy Number: PBP2864751

Type of Loss: Wind

Date of Loss: 12/10/2021 1:01 AM
Date Inspected: 1/31/2022 9:43 AM

Date Received: 12/10/2021 1:01 AM
Date Entered: 1/19/2022 10:38 AM

Price List: KYPA8X_DEC21
Restoration/Service/Remodel
Estimate: VOLUNTEER_
MANAGEMEN9

Dear VOLUNTEER MANAGEMENT & DEVELOPMENT COMPANY INC,:

Please provide a copy of this repair estimate to the contractor of your choice. If there are any questions regarding the scope of work or prices estimated, please contact us before the work is started and allow us an opportunity to inspect the additional damage before initiating any repairs. Again, please note, **additional work or cost is not authorized without prior approval of State Auto Insurance Companies.**

According to the terms and conditions of your policy, we will pay no more than the actual cash value of the damage until actual repair or replacement is complete. You may then make a claim for the recoverable depreciation amount. Any amounts shown as non-recoverable or settlement factor are not eligible for reimbursement. Once the repairs to your property have been completed, please send your final invoice(s) along with any other supporting documentation. Payment for up to the eligible amounts in our estimate will be considered, but no more than the necessary amount actually spent.

Please be aware there are time limits set forth in the Conditions section of your policy which may affect the time within which you may pursue your claim. Please review the Conditions section of the policy, as may be endorsed, particularly noting the Suit Against Us or Legal Action Against Us provisions. State Auto expressly reserves all rights and defenses under the policy of insurance, the law or otherwise and State Auto does not waive any term, condition, limitation or exclusion contained in the policy, whether or not enumerated herein. All rights and defenses are expressly reserved without qualification or limitation.

Thank you for choosing State Auto, and should you have any questions, please feel free to contact us.

518 East Broad Street
Columbus, Ohio 43215

VOLUNTEER_MANAGEMEN9

Premises 0020 Building 001

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
1. Tear off composition shingles (no haul off)	45.73 SQ	39.79	0.00	1,819.60	(0.00)	1,819.60
2. Roofing felt - 15 lb.	45.73 SQ	24.53	15.61	1,137.37	(206.86)	930.51
3. Asphalt starter - peel and stick	244.83 LF	1.60	8.37	400.10	(110.94)	289.16
4. 3 tab - 25 yr. - comp. shingle roofing - w/out felt	48.33 SQ	178.35	262.23	8,881.89	(2,779.63)	6,102.26
5. Ridge cap - composition shingles	153.25 LF	3.36	9.93	524.85	(105.27)	419.58
6. Continuous ridge vent - shingle-over style	140.00 LF	7.31	28.22	1,051.62	(213.69)	837.93
7. Valley metal	44.58 LF	4.67	5.43	213.62	(41.11)	172.51
8. Roof vent - turtle type - Metal	4.00 EA	50.20	4.46	205.26	(33.80)	171.46
9. Step flashing	33.33 LF	7.53	3.08	254.05	(23.32)	230.73
10. Drip edge	393.08 LF	2.29	25.94	926.09	(196.43)	729.66
11. Flashing - pipe jack	2.00 EA	35.84	1.46	73.14	(11.04)	62.10
12. Dumpster load - Approx. 30 yards, 5-7 tons of debris	1.00 EA	570.00	0.00	570.00	(0.00)	570.00
Totals: Premises 0020 Building 001			364.73	16,057.59	3,722.09	12,335.50

Premises 0020 Building 002

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
13. Tear off composition shingles (no haul off)	45.73 SQ	39.79	0.00	1,819.60	(0.00)	1,819.60
14. Roofing felt - 15 lb.	45.73 SQ	24.53	15.61	1,137.37	(206.86)	930.51
15. Asphalt starter - peel and stick	244.83 LF	1.60	8.37	400.10	(110.94)	289.16
16. 3 tab - 25 yr. - comp. shingle roofing - w/out felt	48.33 SQ	178.35	262.23	8,881.89	(2,779.63)	6,102.26
17. Ridge cap - composition shingles	153.25 LF	3.36	9.93	524.85	(105.27)	419.58
18. Continuous ridge vent - shingle-over style	140.00 LF	7.31	28.22	1,051.62	(213.69)	837.93
19. Valley metal	44.58 LF	4.67	5.43	213.62	(41.11)	172.51
20. Roof vent - turtle type - Metal	4.00 EA	50.20	4.46	205.26	(33.80)	171.46
21. Step flashing	33.33 LF	7.53	3.08	254.05	(23.32)	230.73
22. Drip edge	393.08 LF	2.29	25.94	926.09	(196.43)	729.66
23. Flashing - pipe jack	2.00 EA	35.84	1.46	73.14	(11.04)	62.10
24. Dumpster load - Approx. 30 yards, 5-7 tons of debris	1.00 EA	570.00	0.00	570.00	(0.00)	570.00
Totals: Premises 0020 Building 002			364.73	16,057.59	3,722.09	12,335.50

Premises 0020 Building 003

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
25. Tear off composition shingles (no haul off)	38.63 SQ	39.79	0.00	1,537.09	(0.00)	1,537.09

VOLUNTEER_MANAGEMEN9

1/31/2022

Page: 2

518 East Broad Street
Columbus, Ohio 43215

CONTINUED - Premises 0020 Building 003

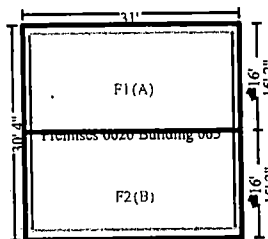
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
26. Roofing felt - 15 lb.	38.63 SQ	24.53	13.19	960.78	(174.74)	786.04
27. Asphalt starter - peel and stick	141.25 LF	1.60	4.83	230.83	(64.00)	166.83
28. 3 tab - 25 yr. - comp. shingle roofing - w/out felt	40.67 SQ	178.35	220.67	7,474.16	(2,339.07)	5,135.09
29. Ridge cap - composition shingles	70.42 LF	3.36	4.56	241.17	(48.37)	192.80
30. Continuous ridge vent - shingle-over style	65.00 LF	7.31	13.10	488.25	(99.21)	389.04
31. Roof vent - turtle type - Metal	5.00 EA	50.20	5.58	256.58	(42.25)	214.33
32. Flashing - pipe jack	2.00 EA	35.84	1.46	73.14	(11.04)	62.10
33. Drip edge	250.83 LF	2.29	16.55	590.95	(125.34)	465.61
34. Remove Additional charge for high roof (2 stories or greater)	38.63 SQ	5.61	0.00	216.71	(0.00)	216.71
35. Additional charge for high roof (2 stories or greater)	38.63 SQ	14.65	0.00	565.93	(0.00)	565.93
36. Dumpster load - Approx. 20 yards, 4 tons of debris	1.00 EA	470.00	0.00	470.00	(0.00)	470.00
Totals: Premises 0020 Building 003			279.94	13,105.59	2,904.02	10,201.57

Premises 0020 Building 004

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
37. Tear off composition shingles (no haul off)	38.63 SQ	39.79	0.00	1,537.09	(0.00)	1,537.09
38. Roofing felt - 15 lb.	38.63 SQ	24.53	13.19	960.78	(174.74)	786.04
39. Asphalt starter - peel and stick	141.25 LF	1.60	4.83	230.83	(64.00)	166.83
40. 3 tab - 25 yr. - comp. shingle roofing - w/out felt	40.67 SQ	178.35	220.67	7,474.16	(2,339.07)	5,135.09
41. Ridge cap - composition shingles	70.42 LF	3.36	4.56	241.17	(48.37)	192.80
42. Continuous ridge vent - shingle-over style	65.00 LF	7.31	13.10	488.25	(99.21)	389.04
43. Roof vent - turtle type - Metal	5.00 EA	50.20	5.58	256.58	(42.25)	214.33
44. Flashing - pipe jack	2.00 EA	35.84	1.46	73.14	(11.04)	62.10
45. Drip edge	250.83 LF	2.29	16.55	590.95	(125.34)	465.61
46. Remove Additional charge for high roof (2 stories or greater)	38.63 SQ	5.61	0.00	216.71	(0.00)	216.71
47. Additional charge for high roof (2 stories or greater)	38.63 SQ	14.65	0.00	565.93	(0.00)	565.93
48. Dumpster load - Approx. 20 yards, 4 tons of debris	1.00 EA	470.00	0.00	470.00	(0.00)	470.00
Totals: Premises 0020 Building 004			279.94	13,105.59	2,904.02	10,201.57

Main Level

518 East Broad Street
Columbus, Ohio 43215



Premises 0020 Building 005

992.50 Surface Area
126.03 Total Perimeter Length

9.93 Number of Squares
31.00 Total Ridge Length

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
49. Tear off composition shingles (no haul off)	9.93 SQ	39.79	0.00	395.11	(0.00)	395.11
50. Roofing felt - 15 lb.	9.93 SQ	24.53	3.39	246.97	(44.92)	202.05
51. Asphalt starter - peel and stick	62.00 LF	1.60	2.12	101.32	(28.10)	73.22
52. 3 tab - 25 yr. - comp. shingle roofing - w/out felt	11.00 SQ	178.35	59.68	2,021.53	(632.65)	1,388.88
The roof waste % is not available. The calculation contains values that may result in an inaccurate waste %.						
53. Ridge cap - composition shingles	31.00 LF	3.36	2.01	106.17	(21.30)	84.87
54. Continuous ridge vent - shingle-over style	31.00 LF	7.31	6.25	232.86	(47.32)	185.54
55. Drip edge	126.03 LF	2.29	8.32	296.93	(62.98)	233.95
56. Flashing - pipe jack	1.00 EA	35.84	0.73	36.57	(5.51)	31.06
57. Single axle dump truck - per load - including dump fees	1.00 EA	229.20	0.00	229.20	(0.00)	229.20
Totals: Premises 0020 Building 005			82.50	3,666.66	842.78	2,823.88
Total: Main Level			82.50	3,666.66	842.78	2,823.88
Line Item Totals: VOLUNTEER_MANAGEMEN9			1,371.84	61,993.02	14,095.00	47,898.02

Grand Total Areas:

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls and Ceiling
0.00 SF Floor	0.00 SY Flooring	0.00 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	0.00 LF Ceil. Perimeter
0.00 Floor Area	0.00 Total Area	0.00 Interior Wall Area
127.94 Exterior Wall Area	0.00 Exterior Perimeter of Walls	
992.50 Surface Area	9.93 Number of Squares	126.03 Total Perimeter Length
31.00 Total Ridge Length	0.00 Total Hip Length	

518 East Broad Street
Columbus, Ohio 43215

Coverage	Item Total	%	ACV Total	%
Premises 0020 Building 001	16,057.59	25.90%	12,335.50	25.75%
Premises 0020 Building 002	16,057.59	25.90%	12,335.50	25.75%
Premises 0020 Building 003	13,105.59	21.14%	10,201.57	21.30%
Premises 0020 Building 004	13,105.59	21.14%	10,201.57	21.30%
Premises 0020 Building 005	3,666.66	5.91%	2,823.88	5.90%
Total	61,993.02	100.00%	47,898.02	100.00%

518 East Broad Street
Columbus, Ohio 43215

Summary for Premises 0020 Building 001

Line Item Total	15,692.86
Material Sales Tax	364.73
Replacement Cost Value	\$16,057.59
Less Depreciation	(3,722.09)
Actual Cash Value	\$12,335.50
Less Deductible	(10,000.00)
Net Claim	\$2,335.50
Total Recoverable Depreciation	3,722.09
Net Claim if Depreciation is Recovered	\$6,057.59

Aaron Rundberg

518 East Broad Street
Columbus, Ohio 43215

Summary for Premises 0020 Building 002

Line Item Total	15,692.86
Material Sales Tax	364.73
Replacement Cost Value	\$16,057.59
Less Depreciation	(3,722.09)
Actual Cash Value	\$12,335.50
Less Deductible	(10,000.00)
Net Claim	\$2,335.50
Total Recoverable Depreciation	3,722.09
Net Claim if Depreciation is Recovered	\$6,057.59

Aaron Rundberg



State Auto Insurance Companies

518 East Broad Street
Columbus, Ohio 43215

Summary for Premises 0020 Building 003

Line Item Total	12,825.65
Material Sales Tax	279.94
Replacement Cost Value	\$13,105.59
Less Depreciation	(2,904.02)
Actual Cash Value	\$10,201.57
Less Deductible	(10,000.00)
Net Claim	\$201.57
Total Recoverable Depreciation	2,904.02
Net Claim if Depreciation is Recovered	\$3,105.59

Aaron Rundberg

518 East Broad Street
Columbus, Ohio 43215

Summary for Premises 0020 Building 004

Line Item Total	12,825.65
Material Sales Tax	279.94
	<hr/>
Replacement Cost Value	\$13,105.59
Less Depreciation	(2,904.02)
	<hr/>
Actual Cash Value	\$10,201.57
Less Deductible	(10,000.00)
	<hr/>
Net Claim	\$201.57
	<hr/>
Total Recoverable Depreciation	2,904.02
	<hr/>
Net Claim if Depreciation is Recovered	\$3,105.59
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Aaron Rundberg

518 East Broad Street
Columbus, Ohio 43215

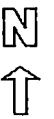
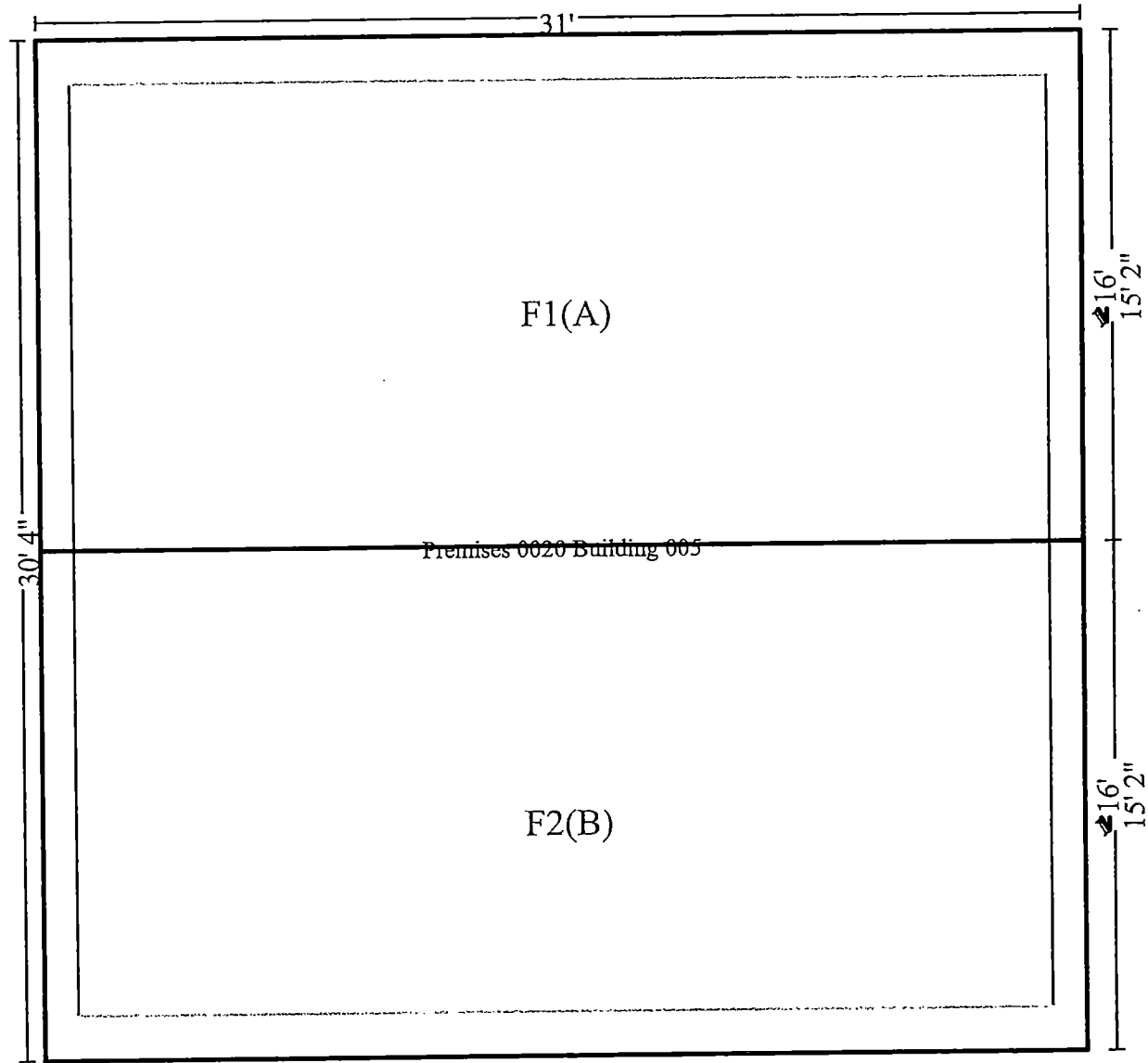
Summary for Premises 0020 Building 005

Line Item Total		3,584.16
Material Sales Tax		82.50
Replacement Cost Value		\$3,666.66
Less Depreciation		(842.78)
Actual Cash Value		\$2,823.88
Less Deductible	[Full Deductible = 10,000.00]	(2,823.88)
Net Claim		\$0.00
Total Depreciation		842.78
Less Residual Deductible	[Full Residual Deductible = 7,176.12]	(842.78)
Total Recoverable Depreciation		0.00
Net Claim if Depreciation is Recovered		\$0.00

Aaron Rundberg

Please present a copy of this estimate to the contractor of your choice prior to the start of the repairs. If they have any questions regarding the scope of repairs or unit costs on this estimate, it is IMPORTANT that they contact the State Auto claim representative handling your claim prior to initiating the repairs. Additional work or cost is not authorized without prior approval of State Auto Insurance Companies.

State Auto Insurance Companies advocates consumer choice, especially when concerning repairs to your property. We strongly encourage you to choose wisely when selecting a contractor. Contractors are not affiliates of State Auto Insurance Companies, and State Auto Insurance Companies do not guarantee or warrant any workmanship to your property during or after the repair process.



Main Level



William Griffin, Public Insurance Adjuster

128 Poplar Street, Gadsden, TN 38337

Insured: VOLUNTEER MANAGEMENT &
DEVELOPMENT COMPANY INC - CLINTON
Property: 205 Ringo Drive
Clinton, KY 42031

Claim Number:

Policy Number:

Type of Loss:

Date of Loss:

Date Received:

Date Inspected:

Date Entered: 3/15/2022 2:39 PM

Price List: KYPA8X_MAR22

Restoration/Service/Remodel

Estimate: CLINTON

This damage assessment utilizes and abides to the following documentation:

- Manufacturer Installation Instructions
- Local Building and Zoning Code
- International Building Code (IBC)
- International Residential Code (IRC)
- International Energy Conservation Code (IECC)

Labor rates have been corrected to reflect their proper trade, where applicable.

Additional documentation will be provided upon request. This assessment only represents known damages at this time and can be amended.

Respectfully,

William Griffin, Public Insurance Adjuster

**William Griffin, Public Insurance Adjuster**

128 Poplar Street, Gadsden, TN 38337

CLINTON**Building A Units 1-4 & 5-8****Roof**

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
1. State Auto Estimate that paid for the entire roof	1.00 EA		0.00	13,105.59	0.00	2,621.12	15,726.71
Totals: Roof					0.00	2,621.12	15,726.71

Soffit/Gutters

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
<u>Begin Soffit/Gutter Repairs</u>							
2. Scaffold - per section (per week) 2 sections over the course of 1 weeks	2.00 WK		0.00	51.21	0.00	20.48	122.90
3. Scaffolding Setup & Take down - per hour Labor to take down and move scaffolding from elevation to elevation	2.00 HR		0.00	39.51	0.00	15.80	94.82
4. Soffit - vinyl Lacks uniform appearance	130.00 SF		0.33	5.35	19.03	151.48	908.91
5. Gutter / downspout - aluminum - 6"	226.00 LF		0.54	11.00	101.29	541.86	3,251.19
Totals: Soffit/Gutters					120.32	729.62	4,377.82

Exterior - Vinyl Siding

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
<u>Begin Siding Repairs</u>							
<u>Tear Off</u>							
6. Scaffold - per section (per week) 2 sections over the course of 1 weeks	2.00 WK		0.00	51.21	0.00	20.48	122.90
7. Scaffolding Setup & Take down - per hour Labor to take down and move scaffolding from elevation to elevation	4.00 HR		0.00	39.51	0.00	31.60	189.64
8. Siding - vinyl	1,730.00 SF		0.46	0.00	0.00	159.16	954.96
9. House wrap (air/moisture barrier)	1,730.00 SF		0.05	0.00	0.00	17.30	103.80
<u>Installation</u>							

CLINTON

3/16/2022

Page: 2

**CONTINUED - Exterior - Vinyl Siding**

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
10. House wrap (air/moisture barrier)	1,730.00 SF		0.00	0.34	17.65	121.18	727.03
11. Siding - vinyl	1,730.00 SF		0.00	3.82	176.46	1,357.02	8,142.08
12. Final cleaning - construction - Commercial	1,730.00 SF		0.00	0.19	23.66	65.74	418.10
Totals: Exterior - Vinyl Siding					217.77	1,772.48	10,658.51

Exterior - Brick

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
<u>Accessories</u>							
13. Exterior light fixture	4.00 EA	62.63	0.00	0.00	0.00	50.10	300.62
<u>Begin Brick Repairs</u>							
<u>Removal</u>							
14. Two ladders with jacks and plank (per week)	4.00 WK		0.00	363.69	0.00	290.96	1,745.72
2 sets of ladders with jacks and plank over the course of 2 weeks							
15. Meter base and main disconnect - 400 to 2000 amp	4.00 EA		98.15	0.00	0.00	78.52	471.12
16. Junction box	1.00 EA		16.80	0.00	0.00	3.36	20.16
17. Brick veneer	3,100.00 SF		2.46	0.00	0.00	1,525.20	9,151.20
18. House wrap (air/moisture barrier)	3,100.00 SF		0.05	0.00	0.00	31.00	186.00
<u>Installation</u>							
19. House wrap (air/moisture barrier)	3,100.00 SF		0.00	0.34	31.62	217.12	1,302.74
20. Brick veneer	3,100.00 SF		0.00	15.36	716.10	9,666.42	57,998.52
21. Brick - Add for soldier or sailor course	300.00 LF		0.00	3.76	0.00	225.60	1,353.60
22. Brick - Add for rowlock course	72.00 LF		0.00	3.76	0.00	54.14	324.86
23. Meter base and main disconnect - 400 to 2000 amp	4.00 EA		0.00	344.24	0.00	275.40	1,652.36
24. Junction box	1.00 EA		0.00	85.36	0.00	17.08	102.44
25. Final cleaning - construction - Commercial	3,100.00 SF		0.00	0.19	42.41	117.80	749.21
Totals: Exterior - Brick					790.13	12,552.70	75,358.55

Windows

**William Griffin, Public Insurance Adjuster**

128 Poplar Street, Gadsden, TN 38337

CONTINUED - Windows

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
26. Shutters - simulated wood (polystyrene) Lacks uniform appearance	24.00 EA		6.76	120.71	78.06	627.46	3,764.80
<u>Begin Window Repairs</u>							
<u>Removal</u>							
27. Scaffold - per section (per week) 2 sets of scaffolding for 2 weeks	4.00 WK		0.00	51.21	0.00	40.96	245.80
28. Scaffolding Setup & Take down - per hour Labor to take down and move scaffolding from elevation to elevation	4.00 HR		0.00	39.51	0.00	31.60	189.64
29. Vinyl window, single hung, 9-12 sf	16.00 EA		24.42	0.00	0.00	78.14	468.86
30. Vinyl window, horizontal sliding, 24-32 sf	16.00 EA		38.25	0.00	0.00	122.40	734.40
<u>Installation</u>							
31. 2" x 4" lumber - treated (.667 BF per LF) Material for window bucking	496.00 LF		0.00	3.32	50.89	339.52	2,037.13
32. Carpentry - General Laborer - per hour Labor to remove and replace window bucking	32.00 HR		0.00	39.51	0.00	252.86	1,517.18
33. Vinyl window, single hung, 9-12 sf	8.00 EA		0.00	414.20	166.00	695.92	4,175.52
https://www.lowes.com/pd/JELD-WEN-V2500-Vinyl-Double-Pane-Double-Strength-Single-Hung-Window-Rough-Opening-36-in-x-48-in-Actual-35-5-in-x-47-5-in/5000000225							
34. Vinyl window, horizontal sliding, 24-32 sf	16.00 EA		0.00	560.33	450.32	1,883.12	11,298.72
https://www.lowes.com/pd/JELD-WEN-V4500-Left-Operable-Vinyl-Double-Pane-Double-Strength-Egress-Sliding-Window-Rough-Opening-72-in-x-48-in-Actual-71-5-in-x-47-5-in/5000000309							
35. Add. charge for a retrofit window, 12-23 sf - difficult	8.00 EA		0.00	218.26	9.18	351.06	2,106.32
36. Add. charge for a retrofit window, 24-40 sf - difficult	16.00 EA		0.00	281.10	28.94	905.30	5,431.84
37. Additional charge for vinyl window mullion - per LF	32.00 LF		0.00	12.19	15.84	81.18	487.10
38. Flashing - Sill flashing - moldable tape The entire opening of each window must be flashed. This would be installed inside the window frame opening.	496.00 LF		0.00	7.67	81.54	777.16	4,663.02
39. Metal Z flashing / drip cap Metal flashing required above all openings.	144.00 LF		0.64	2.42	6.39	89.42	536.45
40. Flashing - Sill flashing - moldable tape	496.00 LF		0.00	7.67	81.54	777.16	4,663.02

CLINTON

3/16/2022

Page: 4



CONTINUED - Windows

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
This is required to flash the outside windows where the nail flange is located.							
41. Caulking - acrylic	496.00 LF		0.00	3.08	4.17	306.38	1,838.23
To caulk around the windows							
42. Urethane foam sealant	496.00 LF		0.00	0.91	8.33	91.94	551.63
Non-expanding foam is required around the frames of all new windows.							
Totals: Windows					981.20	7,451.58	44,709.66

Doors

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
43. Exterior door - metal - insulated - flush or panel style	8.00 EA		23.17	321.89	119.71	576.04	3,456.23
Lacks uniform appearance							
Totals: Doors					119.71	576.04	3,456.23

HVAC

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
44. Central air conditioning system - 3 ton - 14-15 SEER	1.00 EA		149.92	3,532.55	142.13	764.92	4,589.52
45. Central air cond. system - recharge - 10lb refrigerant	1.00 EA		0.00	260.51	9.90	54.08	324.49
Totals: HVAC					152.03	819.00	4,914.01
Total: Building A Units 1-4 & 5-8					2,381.16	26,522.54	159,201.49

Building B Units 9-12 & 13-16

Roof

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
46. State Auto Estimate that paid for the entire roof	1.00 EA		0.00	13,105.59	0.00	2,621.12	15,726.71
Totals: Roof					0.00	2,621.12	15,726.71

**William Griffin, Public Insurance Adjuster**

128 Poplar Street, Gadsden, TN 38337

Soffit/Gutters

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
<u>Begin Soffit/Gutter Repairs</u>							
47. Scaffold - per section (per week) 2 sections over the course of 1 weeks	2.00 WK		0.00	51.21	0.00	20.48	122.90
48. Scaffolding Setup & Take down - per hour Labor to take down and move scaffolding from elevation to elevation	2.00 HR		0.00	39.51	0.00	15.80	94.82
49. Soffit - vinyl Lacks uniform appearance	130.00 SF		0.33	5.35	19.03	151.48	908.91
50. Gutter / downspout - aluminum - 6"	226.00 LF		0.54	11.00	101.29	541.86	3,251.19
Totals: Soffit/Gutters					120.32	729.62	4,377.82

Exterior - Vinyl Siding

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
<u>Begin Siding Repairs</u>							
<u>Tear Off</u>							
51. Scaffold - per section (per week) 2 sections over the course of 1 weeks	2.00 WK		0.00	51.21	0.00	20.48	122.90
52. Scaffolding Setup & Take down - per hour Labor to take down and move scaffolding from elevation to elevation	4.00 HR		0.00	39.51	0.00	31.60	189.64
53. Siding - vinyl	1,730.00 SF		0.46	0.00	0.00	159.16	954.96
54. House wrap (air/moisture barrier)	1,730.00 SF		0.05	0.00	0.00	17.30	103.80
<u>Installation</u>							
55. House wrap (air/moisture barrier)	1,730.00 SF		0.00	0.34	17.65	121.18	727.03
56. Siding - vinyl	1,730.00 SF		0.00	3.82	176.46	1,357.02	8,142.08
57. Final cleaning - construction - Commercial	1,730.00 SF		0.00	0.19	23.66	65.74	418.10
Totals: Exterior - Vinyl Siding					217.77	1,772.48	10,658.51

Exterior - Brick

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
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William Griffin, Public Insurance Adjuster

128 Poplar Street, Gadsden, TN 38337

CONTINUED - Exterior - Brick

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
<u>Begin Brick Repairs</u>							
<u>Removal</u>							
58. Two ladders with jacks and plank (per week)	4.00 WK		0.00	363.69	0.00	290.96	1,745.72
2 sets of ladders with jacks and plank over the course of 2 weeks							
59. Exterior light fixture	4.00 EA	62.63	0.00	0.00	0.00	50.10	300.62
60. Meter base and main disconnect - 400 to 2000 amp	2.00 EA		98.15	0.00	0.00	39.26	235.56
61. Junction box	1.00 EA		16.80	0.00	0.00	3.36	20.16
62. Brick veneer	3,100.00 SF		2.46	0.00	0.00	1,525.20	9,151.20
63. House wrap (air/moisture barrier)	3,100.00 SF		0.05	0.00	0.00	31.00	186.00
<u>Installation</u>							
64. House wrap (air/moisture barrier)	3,100.00 SF		0.00	0.34	31.62	217.12	1,302.74
65. Brick veneer	3,100.00 SF		0.00	15.36	716.10	9,666.42	57,998.52
66. Brick - Add for soldier or sailor course	300.00 LF		0.00	3.76	0.00	225.60	1,353.60
67. Brick - Add for rowlock course	72.00 LF		0.00	3.76	0.00	54.14	324.86
68. Meter base and main disconnect - 400 to 2000 amp	2.00 EA		0.00	344.24	0.00	137.70	826.18
69. Junction box	1.00 EA		0.00	85.36	0.00	17.08	102.44
70. Final cleaning - construction - Commercial	3,100.00 SF		0.00	0.19	42.41	117.80	749.21
Totals: Exterior - Brick					790.13	12,375.74	74,296.81

Windows

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
71. Shutters - simulated wood (polystyrene)	1.00 EA		6.76	120.71	3.25	26.16	156.88
72. Shutters - simulated wood (polystyrene)	23.00 EA		6.76	120.71	74.81	601.32	3,607.94
Lacks uniform appearance							
<u>Begin Window Repairs</u>							
<u>Removal</u>							
73. Scaffold - per section (per week)	4.00 WK		0.00	51.21	0.00	40.96	245.80
2 sets of scaffolding for 2 weeks							
74. Scaffolding Setup & Take down - per hour	4.00 HR		0.00	39.51	0.00	31.60	189.64

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**William Griffin, Public Insurance Adjuster**

128 Poplar Street, Gadsden, TN 38337

CONTINUED - Windows

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
Labor to take down and move scaffolding from elevation to elevation							
75. Vinyl window, single hung, 9-12 sf	16.00 EA		24.42	0.00	0.00	78.14	468.86
76. Vinyl window, horizontal sliding, 24-32 sf	8.00 EA		38.25	0.00	0.00	61.20	367.20
<u>Installation</u>							
77. 2" x 4" lumber - treated (.667 BF per LF)	304.00 LF		0.00	3.32	31.19	208.10	1,248.57
Material for window bucking							
78. Carpentry - General Laborer - per hour	24.00 HR		0.00	39.51	0.00	189.64	1,137.88
Labor to remove and replace window bucking							
79. Vinyl window, single hung, 9-12 sf	16.00 EA		0.00	414.20	332.01	1,391.84	8,351.05
https://www.lowes.com/pd/JELD-WEN-V2500-Vinyl-Double-Pane-Double-Strength-Single-Hung-Window-Rough-Opening-36-in-x-48-in-Actual-35-5-in-x-47-5-in/5000000225							
80. Vinyl window, horizontal sliding, 24-32 sf	8.00 EA		0.00	560.33	225.16	941.56	5,649.36
https://www.lowes.com/pd/JELD-WEN-V4500-Left-Operable-Vinyl-Double-Pane-Double-Strength-Egress-Sliding-Window-Rough-Opening-72-in-x-48-in-Actual-71-5-in-x-47-5-in/5000000309							
81. Add. charge for a retrofit window, 12-23 sf - difficult	8.00 EA		0.00	218.26	9.18	351.06	2,106.32
82. Add. charge for a retrofit window, 24-40 sf - difficult	8.00 EA		0.00	281.10	14.47	452.66	2,715.93
83. Additional charge for vinyl window mullion - per LF	32.00 LF		0.00	12.19	15.84	81.18	487.10
84. Flashing - Sill flashing - moldable tape	304.00 LF		0.00	7.67	49.98	476.34	2,858.00
The entire opening of each window must be flashed. This would be installed inside the window frame opening.							
85. Metal Z flashing / drip cap	96.00 LF		0.64	2.42	4.26	59.60	357.62
Metal flashing required above all openings.							
86. Flashing - Sill flashing - moldable tape	304.00 LF		0.00	7.67	49.98	476.34	2,858.00
This is required to flash the outside windows where the nail flange is located.							
87. Caulking - acrylic	304.00 LF		0.00	3.08	2.55	187.78	1,126.65
To caulk around the windows							
88. Urethane foam sealant	304.00 LF		0.00	0.91	5.11	56.34	338.09
Non-expanding foam is required around the frames of all new windows.							
Totals: Windows					817.79	5,711.82	34,270.89

**William Griffin, Public Insurance Adjuster**

128 Poplar Street, Gadsden, TN 38337

Doors

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
89. Exterior door - metal - insulated - flush or panel style Lacks uniform appearance	8.00 EA		23.17	321.89	119.71	576.04	3,456.23
Totals: Doors					119.71	576.04	3,456.23

HVAC

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
90. Central air conditioning system - 3 ton - 14-15 SEER	1.00 EA		149.92	3,532.55	142.13	764.92	4,589.52
91. Central air cond. system - recharge - 10lb refrigerant	1.00 EA		0.00	260.51	9.90	54.08	324.49
Totals: HVAC					152.03	819.00	4,914.01
Total: Building B Units 9-12 & 13-16					2,217.75	24,605.82	147,700.98

Building C Units 17-20**Roof**

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
92. State Auto Estimate that paid for the entire roof	1.00 EA		0.00	16,057.59	0.00	3,211.52	19,269.11
Totals: Roof					0.00	3,211.52	19,269.11

Soffit/Gutters

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
<u>Begin Soffit/Gutter Repairs</u>							
93. Two ladders with jacks and plank (per week) 2 sets of ladders with jacks and plank over the course of 1 weeks	2.00 WK		0.00	363.69	0.00	145.48	872.86
94. Soffit - vinyl	6.00 SF		0.33	5.35	0.88	7.00	41.96
95. Soffit - vinyl Lacks uniform appearance	256.00 SF		0.33	5.35	37.48	298.32	1,789.88

**William Griffin, Public Insurance Adjuster**

128 Poplar Street, Gadsden, TN 38337

CONTINUED - Soffit/Gutters

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
96. Gutter / downspout - aluminum - 6"	406.00 LF		0.54	11.00	181.97	973.44	5,840.65
Totals: Soffit/Gutters					220.33	1,424.24	8,545.35

Exterior - Brick

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
<u>Begin Brick Repairs</u>							
<u>Removal</u>							
97. Two ladders with jacks and plank (per week) 2 sets of ladders with jacks and plank over the course of 2 weeks	4.00 WK		0.00	363.69	0.00	290.96	1,745.72
98. Exterior light fixture	4.00 EA	62.63	0.00	0.00	0.00	50.10	300.62
99. Meter base and main disconnect - 400 to 2000 amp	1.00 EA		98.15	0.00	0.00	19.64	117.79
100. Junction box	1.00 EA		16.80	0.00	0.00	3.36	20.16
101. Brick veneer	2,600.00 SF		2.46	0.00	0.00	1,279.20	7,675.20
102. House wrap (air/moisture barrier)	2,600.00 SF		0.05	0.00	0.00	26.00	156.00
<u>Installation</u>							
103. House wrap (air/moisture barrier)	2,600.00 SF		0.00	0.34	26.52	182.10	1,092.62
104. Brick veneer	2,600.00 SF		0.00	15.36	600.60	8,107.32	48,643.92
105. Brick - Add for soldier or sailor course	40.00 LF		0.00	3.76	0.00	30.08	180.48
106. Brick - Add for rowlock course	48.00 LF		0.00	3.76	0.00	36.10	216.58
107. Meter base and main disconnect - 400 to 2000 amp	1.00 EA		0.00	344.24	0.00	68.84	413.08
108. Junction box	1.00 EA		0.00	85.36	0.00	17.08	102.44
109. Final cleaning - construction - Commercial	2,600.00 SF		0.00	0.19	35.57	98.80	628.37
Totals: Exterior - Brick					662.69	10,209.58	61,292.98

Exterior - Vinyl Siding

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
<u>Begin Siding Repairs</u>							
<u>Tear Off</u>							



William Griffin, Public Insurance Adjuster

128 Poplar Street, Gadsden, TN 38337

CONTINUED - Exterior - Vinyl Siding

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
110. Scaffold - per section (per week)	2.00 WK		0.00	51.21	0.00	20.48	122.90
2 sections over the course of 1 weeks							
111. Scaffolding Setup & Take down - per hour	4.00 HR		0.00	39.51	0.00	31.60	189.64
Labor to take down and move scaffolding from elevation to elevation							
112. Siding - vinyl	703.00 SF		0.46	0.00	0.00	64.68	388.06
113. House wrap (air/moisture barrier)	703.00 SF		0.05	0.00	0.00	7.04	42.19
Installation							
114. House wrap (air/moisture barrier)	703.00 SF		0.00	0.34	7.17	49.24	295.43
115. Siding - vinyl	703.00 SF		0.00	3.82	71.71	551.44	3,308.61
116. Final cleaning - construction - Commercial	703.00 SF		0.00	0.19	9.61	26.72	169.90
Totals: Exterior - Vinyl Siding					88.49	751.20	4,516.73

Windows

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
117. Shutters - simulated wood (polystyrene)	1.00 EA		6.76	120.71	3.25	26.16	156.88
118. Shutters - simulated wood (polystyrene)	11.00 EA		6.76	120.71	35.78	287.60	1,725.55
Lacks uniform appearance							
Begin Window Repairs							
Removal							
119. Vinyl window, single hung, 9-12 sf	20.00 EA		24.42	0.00	0.00	97.68	586.08
Installation							
120. 2" x 4" lumber - treated (.667 BF per LF)	280.00 LF		0.00	3.32	28.73	191.66	1,149.99
Material for window bucking							
121. Carpentry - General Laborer - per hour	20.00 HR		0.00	39.51	0.00	158.04	948.24
Labor to remove and replace window bucking							
122. Vinyl window, single hung, 9-12 sf	20.00 EA		0.00	414.20	415.01	1,739.80	10,438.81
https://www.lowes.com/pd/JELD-WEN-V2500-Vinyl-Double-Pane-Double-Strength-Single-Hung-Window-Rough-Opening-36-in-x-48-in-Actual-35-5-in-x-47-5-in/5000000225							
123. Add. charge for a retrofit window, 12-23 sf - difficult	20.00 EA		0.00	218.26	22.94	877.62	5,265.76

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**William Griffin, Public Insurance Adjuster**

128 Poplar Street, Gadsden, TN 38337

CONTINUED - Windows

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
124. Flashing - Sill flashing - moldable tape The entire opening of each window must be flashed. This would be installed inside the window frame opening.	280.00 LF		0.00	7.67	46.03	438.72	2,632.35
125. Metal Z flashing / drip cap Metal flashing required above all openings.	60.00 LF		0.64	2.42	2.66	37.26	223.52
126. Flashing - Sill flashing - moldable tape This is required to flash the outside windows where the nail flange is located.	280.00 LF		0.00	7.67	46.03	438.72	2,632.35
127. Caulking - acrylic To caulk around the windows	280.00 LF		0.00	3.08	2.35	172.96	1,037.71
128. Urethane foam sealant Non-expanding foam is required around the frames of all new windows.	280.00 LF		0.00	0.91	4.70	51.90	311.40
Totals: Windows					607.48	4,518.12	27,108.64

Doors

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
129. Exterior door - metal - insulated - flush or panel style Lacks uniform appearance	8.00 EA		23.17	321.89	119.71	576.04	3,456.23
Totals: Doors					119.71	576.04	3,456.23
Total: Building C Units 17-20					1,698.70	20,690.70	124,189.04

Building D Units 21-24**Roof**

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
130. State Auto Estimate that paid for the entire roof	1.00 EA		0.00	16,057.59	0.00	3,211.52	19,269.11
Totals: Roof					0.00	3,211.52	19,269.11

Soffit/Gutters

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
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**William Griffin, Public Insurance Adjuster**

128 Poplar Street, Gadsden, TN 38337

CONTINUED - Soffit/Gutters

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
<u>Begin Soffit/Gutter Repairs</u>							
131. Two ladders with jacks and plank (per week) 2 sets of ladders with jacks and plank over the course of 1 week	2.00 WK		0.00	363.69	0.00	145.48	872.86
132. Soffit - vinyl	4.00 SF		0.33	5.35	0.59	4.66	27.97
133. Soffit - vinyl Lacks uniform appearance	258.00 SF		0.33	5.35	37.77	300.64	1,803.85
134. Gutter / downspout - aluminum - 6"	406.00 LF		0.54	11.00	181.97	973.44	5,840.65
Totals: Soffit/Gutters					220.33	1,424.22	8,545.33

Exterior - Brick

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
<u>Begin Brick Repairs</u>							
<u>Removal</u>							
135. Two ladders with jacks and plank (per week) 2 sets of ladders with jacks and plank over the course of 2 weeks	4.00 WK		0.00	363.69	0.00	290.96	1,745.72
136. Exterior light fixture	4.00 EA	62.63	0.00	0.00	0.00	50.10	300.62
137. Meter base and main disconnect - 400 to 2000 amp	1.00 EA		98.15	0.00	0.00	19.64	117.79
138. Junction box	1.00 EA		16.80	0.00	0.00	3.36	20.16
139. Brick veneer	2,600.00 SF		2.46	0.00	0.00	1,279.20	7,675.20
140. House wrap (air/moisture barrier)	2,600.00 SF		0.05	0.00	0.00	26.00	156.00
<u>Installation</u>							
141. House wrap (air/moisture barrier)	2,600.00 SF		0.00	0.34	26.52	182.10	1,092.62
142. Brick veneer	2,600.00 SF		0.00	15.36	600.60	8,107.32	48,643.92
143. Brick - Add for soldier or sailor course	40.00 LF		0.00	3.76	0.00	30.08	180.48
144. Brick - Add for rowlock course	48.00 LF		0.00	3.76	0.00	36.10	216.58
145. Meter base and main disconnect - 400 to 2000 amp	1.00 EA		0.00	344.24	0.00	68.84	413.08
146. Junction box	1.00 EA		0.00	85.36	0.00	17.08	102.44
147. Final cleaning - construction - Commercial	2,600.00 SF		0.00	0.19	35.57	98.80	628.37
Totals: Exterior - Brick					662.69	10,209.58	61,292.98

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William Griffin, Public Insurance Adjuster

128 Poplar Street, Gadsden, TN 38337

Exterior - Vinyl Siding

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
<u>Begin Siding Repairs</u>							
<u>Tear Off</u>							
148. Scaffold - per section (per week) 2 sections over the course of 1 weeks	2.00 WK		0.00	51.21	0.00	20.48	122.90
149. Scaffolding Setup & Take down - per hour Labor to take down and move scaffolding from elevation to elevation	4.00 HR		0.00	39.51	0.00	31.60	189.64
150. Siding - vinyl	703.00 SF		0.46	0.00	0.00	64.68	388.06
151. House wrap (air/moisture barrier)	703.00 SF		0.05	0.00	0.00	7.04	42.19
<u>Installation</u>							
152. House wrap (air/moisture barrier)	703.00 SF		0.00	0.34	7.17	49.24	295.43
153. Siding - vinyl	703.00 SF		0.00	3.82	71.71	551.44	3,308.61
154. Final cleaning - construction - Commercial	703.00 SF		0.00	0.19	9.61	26.72	169.90
Totals: Exterior - Vinyl Siding					88.49	751.20	4,516.73

Doors

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
155. Exterior door - metal - insulated - flush or panel style	1.00 EA		23.17	321.89	14.96	72.02	432.04
156. Exterior door - metal - insulated - flush or panel style Lacks uniform appearance	7.00 EA		23.17	321.89	104.75	504.04	3,024.21
Totals: Doors					119.71	576.06	3,456.25

Windows

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
157. Shutters - simulated wood (polystyrene) Lacks uniform appearance	12.00 EA		6.76	120.71	39.03	313.72	1,882.39
<u>Begin Window Repairs</u>							
<u>Removal</u>							
158. Vinyl window, single hung, 9-12 sf	20.00 EA		24.42	0.00	0.00	97.68	586.08

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William Griffin, Public Insurance Adjuster

128 Poplar Street, Gadsden, TN 38337

CONTINUED - Windows

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
Installation							
159. 2" x 4" lumber - treated (.667 BF per LF)	280.00 LF		0.00	3.32	28.73	191.66	1,149.99
Material for window bucking							
160. Carpentry - General Laborer - per hour	20.00 HR		0.00	39.51	0.00	158.04	948.24
Labor to remove and replace window bucking							
161. Vinyl window, single hung, 9-12 sf	20.00 EA		0.00	414.20	415.01	1,739.80	10,438.81
https://www.lowes.com/pd/JELD-WEN-V2500-Vinyl-Double-Pane-Double-Strength-Single-Hung-Window-Rough-Opening-36-in-x-48-in-Actual-36-in-x-48-in-5000000225							
162. Add. charge for a retrofit window, 12-23 sf - difficult	20.00 EA		0.00	218.26	22.94	877.62	5,265.76
163. Flashing - Sill flashing - moldable tape	280.00 LF		0.00	7.67	46.03	438.72	2,632.35
The entire opening of each window must be flashed. This would be installed inside the window frame opening.							
164. Metal Z flashing / drip cap	60.00 LF		0.64	2.42	2.66	37.26	223.52
Metal flashing required above all openings.							
165. Flashing - Sill flashing - moldable tape	280.00 LF		0.00	7.67	46.03	438.72	2,632.35
This is required to flash the outside windows where the nail flange is located.							
166. Caulking - acrylic	280.00 LF		0.00	3.08	2.35	172.96	1,037.71
To caulk around the windows							
167. Urethane foam sealant	280.00 LF		0.00	0.91	4.70	51.90	311.40
Non-expanding foam is required around the frames of all new windows.							
Totals: Windows					607.48	4,518.08	27,108.60
Total: Building D Units 21-24					1,698.70	20,690.66	124,189.00

Leasing Office

Roof

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
168. State Auto Estimate that paid for the entire roof	1.00 EA		0.00	3,666.66	0.00	733.34	4,400.00
Totals: Roof					0.00	733.34	4,400.00

**William Griffin, Public Insurance Adjuster**

128 Poplar Street, Gadsden, TN 38337

Soffit/Gutters

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
<u>Begin Soffit/Gutter Repairs</u>							
169. Two ladders with jacks and plank (per week)	2.00 WK		0.00	363.69	0.00	145.48	872.86
2 sets of ladders with jacks and plank over the course of 1 week							
170. Soffit - vinyl	58.00 SF		0.33	5.35	8.49	67.58	405.51
Lacks uniform appearance							
171. Gutter / downspout - aluminum - 6"	106.00 LF		0.54	11.00	47.51	254.14	1,524.89
<hr/>							
Totals: Soffit/Gutters					56.00	467.20	2,803.26

Exterior - Vinyl Siding

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
<u>Accessories</u>							
172. Exterior light fixture	2.00 EA	62.63	0.00	0.00	0.00	25.06	150.32
<u>Begin Siding Repairs</u>							
<u>Tear Off</u>							
173. Scaffold - per section (per week)	2.00 WK		0.00	51.21	0.00	20.48	122.90
2 sections over the course of 1 weeks							
174. Scaffolding Setup & Take down - per hour	4.00 HR		0.00	39.51	0.00	31.60	189.64
Labor to take down and move scaffolding from elevation to elevation							
175. Mailboxes - commercial/group - keyed	2.00 EA		3.38	0.00	0.00	1.36	8.12
176. Surveillance camera - color	4.00 EA		54.07	0.00	0.00	43.26	259.54
177. Siding - vinyl	632.00 SF		0.46	0.00	0.00	58.14	348.86
178. House wrap (air/moisture barrier)	632.00 SF		0.05	0.00	0.00	6.32	37.92
<u>Installation</u>							
179. House wrap (air/moisture barrier)	632.00 SF		0.00	0.34	6.45	44.28	265.61
180. Siding - vinyl	632.00 SF		0.00	3.82	64.46	495.74	2,974.44
181. Mailboxes - commercial/group - keyed	2.00 EA		0.00	6.32	0.00	2.52	15.16
182. Surveillance camera - color	4.00 EA		0.00	556.65	96.00	464.52	2,787.12
183. Final cleaning - construction - Commercial	632.00 SF		0.00	0.19	8.64	24.02	152.74
<hr/>							
Totals: Exterior - Vinyl Siding					175.55	1,217.30	7,312.37

CLINTON

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**William Griffin, Public Insurance Adjuster**

128 Poplar Street, Gadsden, TN 38337

Exterior - Brick

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
<u>Accessories</u>							
184. Exterior light fixture	1.00 EA	62.63	0.00	0.00	0.00	12.52	75.15
185. Wall mount mailbox	1.00 EA	28.34	0.00	0.00	0.00	5.66	34.00
<u>Begin Brick Repairs</u>							
<u>Removal</u>							
186. Two ladders with jacks and plank (per week) 2 sets of ladders with jacks and plank over the course of 2 weeks	4.00 WK		0.00	363.69	0.00	290.96	1,745.72
187. Meter base and main disconnect - 200 amp	1.00 EA		48.93	0.00	0.00	9.78	58.71
188. Junction box	1.00 EA		16.80	0.00	0.00	3.36	20.16
189. Brick veneer	690.00 SF		2.46	0.00	0.00	339.48	2,036.88
190. House wrap (air/moisture barrier)	690.00 SF		0.05	0.00	0.00	6.90	41.40
<u>Installation</u>							
191. House wrap (air/moisture barrier)	690.00 SF		0.00	0.34	7.04	48.32	289.96
192. Brick veneer	690.00 SF		0.00	15.36	159.39	2,151.56	12,909.35
193. Meter base and main disconnect - 200 amp	1.00 EA		0.00	243.90	0.00	48.78	292.68
194. Junction box	1.00 EA		0.00	85.36	0.00	17.08	102.44
195. Final cleaning - construction - Commercial	690.00 SF		0.00	0.19	9.44	26.22	166.76
Totals: Exterior - Brick					175.87	2,960.62	17,773.21

Windows

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
<u>Begin Window Repairs</u>							
<u>Removal</u>							
196. Vinyl window, single hung, 9-12 sf	5.00 EA		24.42	0.00	0.00	24.42	146.52
<u>Installation</u>							
197. 2" x 4" lumber - treated (.667 BF per LF) Material for window bucking	56.00 LF		0.00	3.32	5.75	38.34	230.01
198. Carpentry - General Laborer - per hour Labor to remove and replace window bucking	5.00 HR		0.00	39.51	0.00	39.52	237.07

**William Griffin, Public Insurance Adjuster**

128 Poplar Street, Gadsden, TN 38337

CONTINUED - Windows

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
199. Vinyl window, single hung, 9-12 sf https://www.lowes.com/pd/JELD-WEN-V2500-Vinyl-Double-Pane-Double-Strength-Single-Hung-Window-Rough-Opening-36-in-x-48-in-Actual-36-in-x-47-5-in/5000000225	5.00 EA		0.00	414.20	103.75	434.96	2,609.71
200. Add. charge for a retrofit window, 12-23 sf - difficult	5.00 EA		0.00	218.26	5.74	219.40	1,316.44
201. Flashing - Sill flashing - moldable tape The entire opening of each window must be flashed. This would be installed inside the window frame opening.	56.00 LF		0.00	7.67	9.21	87.74	526.47
202. Metal Z flashing / drip cap Metal flashing required above all openings.	15.00 LF		0.64	2.42	0.67	9.32	55.89
203. Flashing - Sill flashing - moldable tape This is required to flash the outside windows where the nail flange is located.	56.00 LF		0.00	7.67	9.21	87.74	526.47
204. Caulking - acrylic To caulk around the windows	56.00 LF		0.00	3.08	0.47	34.60	207.55
205. Urethane foam sealant Non-expanding foam is required around the frames of all new windows.	56.00 LF		0.00	0.91	0.94	10.38	62.28
Totals: Windows					135.74	986.42	5,918.41

Doors

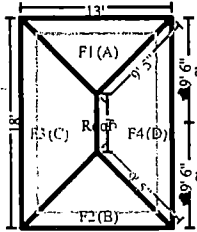
DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
206. Exterior door - metal - insulated - flush or panel style Lacks uniform appearance	3.00 EA		23.17	321.89	44.89	216.02	1,296.09
207. Overhead door & hardware - 10' x 7'	1.00 EA		81.10	1,022.14	49.68	230.58	1,383.50
208. Overhead (garage) door opener - Detach & reset	24.00 EA		0.00	153.18	0.00	735.26	4,411.58
209. Overhead door weather stop	24.00 LF		0.00	2.84	1.76	14.00	83.92
Totals: Doors					96.33	1,195.86	7,175.09
Total: Leasing Office					639.49	7,560.74	45,382.34

Gazebo



William Griffin, Public Insurance Adjuster

128 Poplar Street, Gadsden, TN 38337



Roof

246.66 Surface Area	2.47 Number of Squares
62.00 Total Perimeter Length	5.00 Total Ridge Length
37.78 Total Hip Length	

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
<u>Tear Off</u>							
<i>All of the following are tear off line items and in Florida anyone who works on a roof carries the burden of roofing Workman's Compensation and General Liability insurances along with the safety conditions present in the roofing trade. These items have been updated to reflect the correct labor burdens.</i>							
210. 3 tab - 25 yr. - composition shingle roofing - incl. felt	2.47 SQ		115.86	0.00	0.00	57.24	343.41
211. Ridge cap - composition shingles	42.78 LF		2.28	0.00	0.00	19.50	117.04
212. Drip edge/gutter apron	62.00 LF		0.75	0.00	0.00	9.30	55.80
213. Re-nailing of roof sheathing - complete re-nail	246.66 SF		0.00	0.20	0.15	9.90	59.38
<u>Dry In Process</u>							
214. Prepare deck sheathing for felt	246.66 SF		0.00	0.15	2.66	7.40	47.06
215. Ice & water barrier	372.00 SF		0.00	1.35	8.70	102.18	613.08
216. Roofing felt - 15 lb.	2.47 SQ		0.00	27.36	0.92	13.70	82.20
217. Drip edge/gutter apron	68.20 LF		0.00	2.55	4.95	35.78	214.64
218. Seal & paint trim - two coats	62.00 LF		0.00	1.84	0.45	22.92	137.45
To paint the drip edge							
<u>Shingle Installation</u>							
219. Asphalt starter - laminated double layer starter	68.20 LF		0.00	3.99	7.49	55.92	335.53
Starter course comes in 78 LF bundles and is not included in the field shingle line item.							
220. 3 tab - 25 yr. - comp. shingle roofing - w/out felt	3.00 SQ		0.00	194.67	17.25	120.26	721.52
Includes a standard 15% cutting loss factor for a hip roof. It is clear in Xactimate's item description pane for this line item, that it is designed for field shingles only. This line item does include a sufficient waste factor to account for the cutting loss that would be expected for a roof of this complexity.							
221. Ridge cap - High profile - composition shingles	42.78 LF		0.00	5.29	7.29	46.72	280.32
Ridge cap rounded up to account for 28 LF bundles and is not included in the field shingle line item. As per description in the second line item under roofing, this is not included in waste.							
222. Final clean up of jobsite.	246.66 SF		0.00	0.24	4.26	11.84	75.30
Removal line items only include cleaning for immediate area which is the roof top. This does not including cleaning up around the grounds.							

**William Griffin, Public Insurance Adjuster**

128 Poplar Street, Gadsden, TN 38337

CONTINUED - Roof

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
Totals: Roof					54.12	512.66	3,082.73

Soffit

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
<u>Begin Soffit/ Repairs</u>							
223. Soffit - vinyl	256.00 SF		0.33	5.35	37.48	298.32	1,789.88
224. Two ladders with jacks and plank (per week)	1.00 WK		0.00	363.69	0.00	72.74	436.43
Totals: Soffit					37.48	371.06	2,226.31
Total: Gazebo					91.60	883.72	5,309.04

General Conditions

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
225. Commercial Supervision / Project Management - per hour	320.00 HR		0.00	68.86	0.00	4,407.04	26,442.24
226. Site Safety Supervisor	320.00 HR		0.00	68.86	0.00	4,407.04	26,442.24

OSHA regulation Title 29 CFR §1926.502(h)- Safety Monitoring Systems - www.osha.gov/Publications/Const_Res_Man/1926m_interps.html

1926.502(h)(1)(i)

The safety monitor shall be competent to recognize fall hazards;

1926.502(h)(1)(ii)

The safety monitor shall warn the employee when it appears that the employee is unaware of a fall hazard or is acting in an unsafe manner;

1926.502(h)(1)(iii)

The safety monitor shall be on the same walking/working surface and within visual sighting distance of the employee being monitored;

1926.502(h)(1)(iv)

The safety monitor shall be close enough to communicate orally with the employee; and 1926.502(h)(1)(v) The safety monitor shall not have other responsibilities which could take the monitor's attention from the monitoring function.

227. Central air conditioning system - 3 ton - up to 13 SEER	24.00 EA		149.92	0.00	0.00	719.62	4,317.70
228. HVAC Technician - per hour	24.00 HR		0.00	100.00	0.00	480.00	2,880.00
To disconnect and reconnect the HVAC units. Calculated at 1 hour per unit							
229. Central air conditioning system - 3 ton - up to 13 SEER	24.00 EA		0.00	1,163.64	0.00	5,585.48	33,512.84
230. Central air cond. system - refrigerant evacuation	24.00 EA		0.00	151.61	0.00	727.72	4,366.36

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**William Griffin, Public Insurance Adjuster**

128 Poplar Street, Gadsden, TN 38337

CONTINUED - General Conditions

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
231. Central air cond. system - recharge - 10lb refrigerant	24.00 EA		0.00	260.51	237.60	1,297.96	7,787.80
232. Telehandler/forklift and operator	320.00 HR		0.00	122.92	0.00	7,866.88	47,201.28
For uploading of materials to roof top.							
233. Job-site cargo/storage container - 40' long - per month	1.00 MO		0.00	115.84	8.34	23.16	147.34
For HVAC units							
234. Job-site cargo container - pick up/del. (each way) 16'-40'	2.00 EA		0.00	128.69	18.53	51.48	327.39
235. Temporary construction office - portable (trailer)	2.00 MO		0.00	279.08	0.00	111.64	669.80
236. General Laborer - per hour	80.00 HR		0.00	39.51	0.00	632.16	3,792.96
Progressive cleaning. 2 laborers, 1 hour per day, 5 days a week, for 8 weeks.							
237. Barricade/warning sign/traffic cone - Min. equip. charge	4.00 EA		0.00	52.50	0.00	42.00	252.00
238. Temporary fencing - 1-4 months (per month)	1,318.00 LF		0.00	2.10	0.00	553.56	3,321.36
239. General Demolition - per hour	160.00 HR		49.00	0.00	0.00	1,568.00	9,408.00
Additional labor to cart debris to the dumpster area. Calculated at 2 workers for 2 hours per day for 4 weeks							
240. Sheathing - OSB - 1/2"	22,487.00 SF		0.00	1.40	1,888.91	6,674.14	40,044.85
Asphalt protection from heavy equipment.							
241. Sheathing - OSB - 1/2"	22,487.00 SF		0.61	0.00	0.00	2,743.42	16,460.49
242. Sheathing - OSB - 1/2"	640.00 SF		0.00	1.40	53.76	189.96	1,139.72
Place under the dumpster to protect the asphalt. 40 yard dumpsters are 20 feet long by 8 feet wide.							
243. Sheathing - OSB - 1/2"	640.00 SF		0.61	0.00	0.00	78.08	468.48
244. Dumpster load - Approx. 40 yards, 7-8 tons of debris	13.00 EA		640.00	0.00	0.00	1,664.00	9,984.00
Totals: General Conditions					2,207.14	39,823.34	238,966.85

Labor Minimums Applied

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
245. Finish hardware labor minimum	1.00 EA		0.00	127.48	0.00	25.50	152.98
246. Specialty items labor minimum	1.00 EA		0.00	150.99	0.00	30.20	181.19
Totals: Labor Minimums Applied					0.00	55.70	334.17
Line Item Totals: CLINTON					10,934.54	140,833.22	845,272.91

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William Griffin, Public Insurance Adjuster

128 Poplar Street, Gadsden, TN 38337

Grand Total Areas:

0.00 SF Walls
0.00 SF Floor
0.00 SF Long Wall

0.00 SF Ceiling
0.00 SY Flooring
0.00 SF Short Wall

0.00 Total Area
0.00 Exterior Perimeter of
Walls

0.00 SF Walls and Ceiling
0.00 LF Floor Perimeter
0.00 LF Ceil. Perimeter

0.00 Floor Area
0.00 Exterior Wall Area

0.00 Interior Wall Area

246.66 Surface Area
5.00 Total Ridge Length

2.47 Number of Squares
37.78 Total Hip Length

62.00 Total Perimeter Length



William Griffin, Public Insurance Adjuster

128 Poplar Street, Gadsden, TN 38337

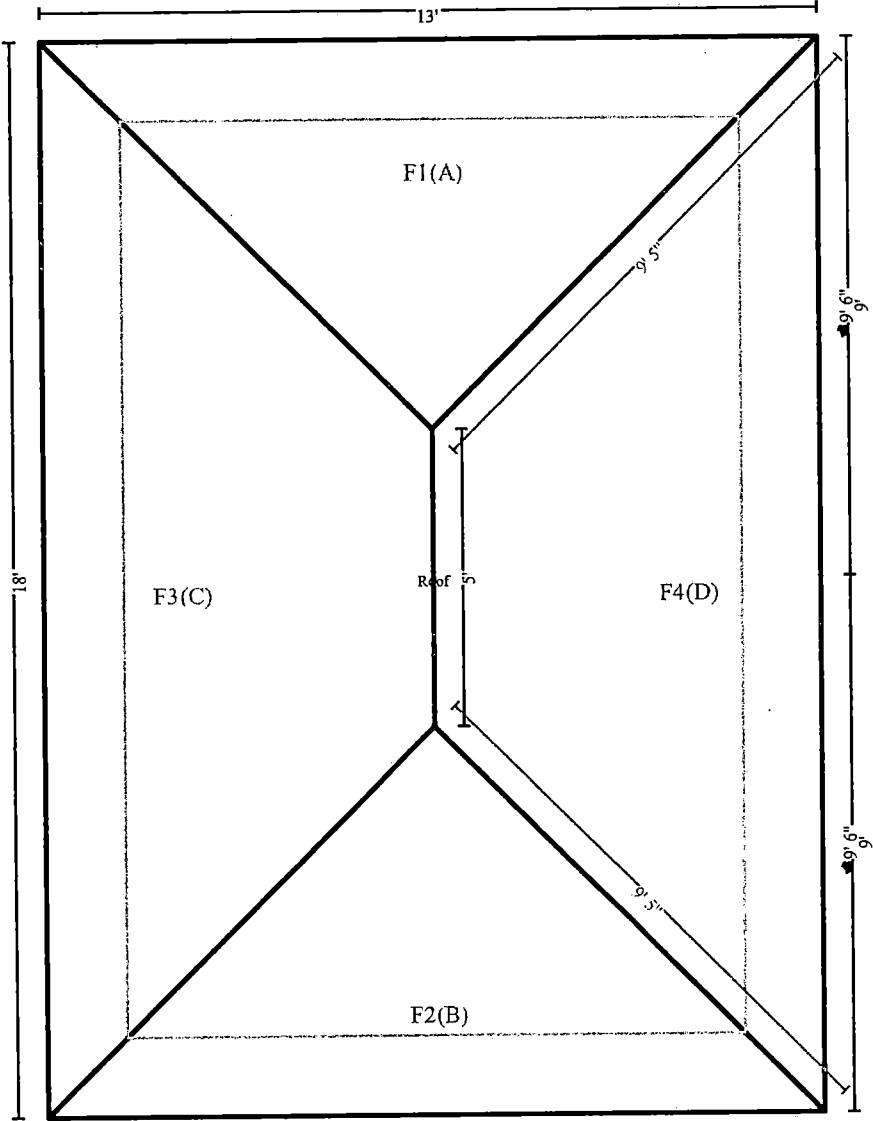
Summary for Dwelling

Line Item Total	693,505.15
Material Sales Tax	10,660.17
Subtotal	704,165.32
Overhead	70,416.61
Profit	70,416.61
Total Tax	274.37
Replacement Cost Value	\$845,272.91
Net Claim	\$845,272.91



Recap by Category

O&P Items	Total	%
CLEANING	3,437.92	0.41%
CONTENT MANIPULATION	373.22	0.04%
GENERAL DEMOLITION	74,405.90	8.80%
DOORS	16,032.77	1.90%
ELECTRICAL	3,424.62	0.41%
ELECTRICAL - SPECIAL SYSTEMS	2,226.60	0.26%
HEAVY EQUIPMENT	39,334.40	4.65%
FINISH HARDWARE	140.12	0.02%
FRAMING & ROUGH CARPENTRY	41,069.43	4.86%
HEAT, VENT & AIR CONDITIONING	47,804.36	5.66%
INSULATION	1,288.56	0.15%
LABOR ONLY	47,231.20	5.59%
LIGHT FIXTURES	1,189.97	0.14%
MASONRY	189,161.60	22.38%
MOISTURE PROTECTION	26,082.72	3.09%
PAINTING	114.08	0.01%
ROOFING	63,868.48	7.56%
SCAFFOLDING	12,210.57	1.44%
SIDING	36,580.90	4.33%
SOFFIT, FASCIA, & GUTTER	20,944.30	2.48%
SPECIALTY ITEMS	179.33	0.02%
TEMPORARY REPAIRS	3,535.96	0.42%
WINDOWS - VINYL	62,868.14	7.44%
O&P Items Subtotal	693,505.15	82.05%
Material Sales Tax	10,660.17	1.26%
Overhead	70,416.61	8.33%
Profit	70,416.61	8.33%
Total Tax	274.37	0.03%
Total	845,272.91	100.00%





Sketch Roof Annotations

Gazebo

Face	Square Feet	Number of Squares	Slope - Rise / 12
F1	44.54	0.45	4.00
F2	44.54	0.45	4.00
F3	78.79	0.79	4.00
F4	78.79	0.79	4.00
Estimated Total:	246.66	2.47	



EXHIBIT C

6/30/22
Denial letter

**CERTIFIED MAIL
RETURN RECEIPT REQUESTED
RECEIPT NO:
AND REGULAR MAIL**

Jun 30, 2022

Volunteer Management & Development Company, Inc.
Attn: Chris Tursky & Tyler Tursky
60 Miller Avenue
Jackson, TN 38305

Our Insured: Volunteer MGMT & Development Company, Inc.
Policy No: PBP2864751
File Number: PR-00000000-400349
Date of Loss: 12/10/2021
Locations: 73 Hobbs Street, Arlington, KY 42021
205 Ringo Drive, Clinton, KY 42031
1230 Ellington Pkwy, Lewisburg, TN 37091
1520 Glen Avenue, Lewisburg, TN 37091
Company: State Auto Property & Casualty Insurance Company
NAIC No: 25127

PARTIAL DECLINATION

Dear Mr. Tursky:

I write on behalf of State Auto Property & Casualty Insurance Company ("State Auto"). State Auto is in receipt of the supplemental claim presented by Volunteer Management & Development Company, Inc., for a building exterior storm loss at your four above listed locations under policy number PBP2864751. Damage claimed is for the date of loss, 12/10/21.

We initially inspected, adjusted, and paid for the actual cash value minor damages. Our recent **engineering inspection** finds no additional damage and unrelated non covered damages.

Please see damage and coverage evaluation below:

Corporate Headquarters 518 East Broad Street Columbus, Ohio 43215 614.464.5000 StateAuto.com

I. FACTUAL BACKGROUND

12/10/21.....Mayfield, Kentucky tornado loss date
12/11/21.....claim was reported to State Auto Insurance
12/12/21.....loss site inspected by our GA Jeff Maday
01/18/22.....additional claim for other locations reported to State Auto Insurance
01/18/22.....loss sites inspected by our CAT adjuster Aaron Rundberg
03/07/22.....actual cash value payments issued for all loss sites
04/01/22.....received letter of representation from public adjuster William Griffin, Griffin Loss Consultants
06/01/22.....our hired engineers, Ben Hall and Noah Monhemius, EES Group, inspected additional loss sites

In review of EES Group's inspection report, no additional covered storm damage was discovered. In addition, older wind and hail, mechanical, and wear/tear damages were discovered. I have attached EES Group's report for your review.

THE EES GROUP REPORT WAS REFUTED IN ITS ENTIRETY AND THEIR PHOTOS SHOWED DAMAGE THAT WAS COVERED BUT CARRIER DID NOT PAY FOR NOR DID ENGINEERS CORRECT THE ERRORS.

II. STATE AUTO POLICY

State Auto issued Businessowners Policy No. PBP2864751 to Volunteer Management & Development Company, Inc., for the policy period of 05/12/2021 – 05/12/2022 (the "State Auto Policy"). The State Auto Policy provides coverage pursuant to form (CP0010 10/12) and various endorsements. THE READINGS WERE TAKEN MILES AWAY.

We quote pertinent portions of the State Auto Policy in the letter below. The provisions in the letter are for your ease of reference and are not intended to be an exhaustive list of all policy terms, conditions, and exclusions that may ultimately apply to the issues presented in this matter. Please refer to the State Auto Policy for its complete terms and conditions.

A. Wind and hail damage outside of the date of loss and coverage period, mechanical and wear/tear damage are not covered under this policy

NONE HAS BEEN CLAIMED.

Pursuant to Building and Personal Property Coverage Form (CP0010 10/12), coverage applies to direct physical loss of or damage to Covered Property:

A. Coverage

We will pay for direct physical loss of or damage to Covered Property at the premises described in the Declarations caused by or resulting from any Covered Cause of Loss.

1. Covered Property

Covered Property, as used in this Coverage Part, means the type of property described in this section, **A.1.**, and limited in **A.2.** Property Not Covered, if a Limit Of Insurance is shown in the Declarations for that type of property.

a. Building...

3. Covered Causes Of Loss

See applicable Causes Of Loss form as shown in the Declarations.

B. Exclusions And Limitations

See applicable Causes Of Loss form as shown in the Declarations.

Next, please see Causes of Loss - Special Form (CP1030 10/12)

A. Covered Causes Of Loss

When Special is shown in the Declarations, Covered Causes of Loss means direct physical loss unless the loss is excluded or limited in this policy

When Special is shown in the Declarations, Covered Causes of Loss means direct physical loss unless the loss is excluded or limited in this policy.

B. Exclusions

2. We will not pay for loss or damage caused by or resulting from any of the following, **3.a. through 3.c.** But if an excluded cause of loss that is listed in **3.a. through 3.c.** results in a Covered Cause of Loss, we will pay for the loss or damage caused by that Covered Cause of Loss.

d.(1) Wear and tear; At no time has this condition been submitted as a cause of these losses

(2) Rust or other corrosion, decay, deterioration, hidden or latent defect or any quality in property that causes it to damage or destroy itself;

(3) Smog;

(4) Settling, cracking, shrinking or expansion;

m. Neglect of an insured to use all reasonable means to save and preserve property from further damage at and after the time of loss.

3. We will not pay for loss or damage caused by or resulting from any of the following, **3.a. through 3.c.** But if an excluded cause of loss that is listed in **3.a. through 3.c.** results in a Covered Cause of Loss, we will pay for the loss or damage caused by that Covered Cause of Loss.

a. Weather conditions. But this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in Paragraph 1. above to produce the loss or damage.

b. Acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body.

c. Faulty, inadequate or defective:

(1) Planning, zoning, development, surveying, siting;

(2) Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;

(3) Materials used in repair, construction, renovation or remodeling; or

(4) Maintenance;

of part or all of any property on or off the described premises.

Next, please see Commercial Property Conditions (CP0090 07/88)

This Coverage Part is subject to the following conditions, the Common Policy Conditions and applicable Loss Conditions and Additional Conditions in Commercial Property Coverage Forms.

D. LEGAL ACTION AGAINST US

No one may bring a legal action against us under this Coverage Part unless:

1. There has been full compliance with all of the terms of this Coverage Part; and
2. The action is brought within 2 years after the date on which the direct physical loss or damage occurred.

**THIS IS WHY YOU HAVE TO PARTICIPATE IN
APPRAISAL WHEN DEMANDED.**

H. POLICY PERIOD, COVERAGE TERRITORY

Under this Coverage Part:

1. We cover loss or damage commencing:
 - a. During the policy period shown in the Declarations; and
 - b. Within the coverage territory.

State Auto reserves its rights under the policy provisions cited above and all other provisions of the Policy. State Auto does not waive any provisions of the Policy.

IV. CONCLUSION

We are always willing to reconsider our coverage evaluation in light of any new or additional facts, information, evidence, reported case law or federal statute. **If you are aware of any new or additional facts, information, evidence, reported case law or federal statute which would**

State Auto has been in possession of our information and it was provided to EES as well. However, it was not given to the engineers prior to their inspection and thus could not have been properly considered. (see rebuttal attached)

EES WAS GIVEN A COPY OF EVERYTHING WEEKS IN ADVANCE.

have any bearing on the coverage issues outlined in this correspondence, please provide the same to us as soon as possible and we will give any new information due consideration. Please be advised, however, that our invitation to submit additional information or documentation is made without waiving or limiting State Auto's coverage position as stated in this letter.

This letter is not intended to, nor should it be construed as, setting forth all coverage defenses that may arise in connection with the claim. We specifically reserve all of our rights under the Policy and the laws of the States of Kentucky & Tennessee and no waiver or estoppel of any kind is intended, nor should it be inferred. State Auto reserves its rights under the Policy and applicable law to cite additional policy provisions and defenses as may be appropriate. By limiting policy references to the policy language cited above, State Auto does not waive any other provisions of the Policy. The Policy in its entirety is incorporated by reference as though fully set forth in this letter. APPRAISAL IS A TERM AND CONDITION OF THE POLICY.

Please let me know if you have any questions.

Respectfully,

Mike Wakefield, CPCU, AIC
CARE Manager / EGA
State Auto Insurance Companies
Phone: 614-301-5769

cc: Griffen Loss Consultants,
Commercial Insurance Associates, LLC



William Griffin <william@griffinlossconsultants.com>

Volunteer MGMT Inspection Report, Letter, and Business Income Loss Report

14 messages

Mike Wakefield <mike.wakefield@stateauto.com>

Fri, Jul 1, 2022 at 1:00 PM

To: Chris Tursky <ctursky@volunteermgmt.com>, Tyler Tursky <ttursky@volunteermgmt.com>, Ryan Taylor <rtaylor@com-ins.com>, William Griffin <william@griffinlossconsultants.com>

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See attached reports and letter.

Please contact me if you have any questions.

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Case 1:23-cv-00041 Document 1-2 Filed 06/20/23 Page 111 of 161 PageID #: 253

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Mike, what backup do you need to repay the costs for debris removal to date?

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60 Miller Avenue

Jackson, TN 38305

Ph: (731) 554-2320

Fax: (731) 554-2322

Email: ctursky@volunteermgmt.com

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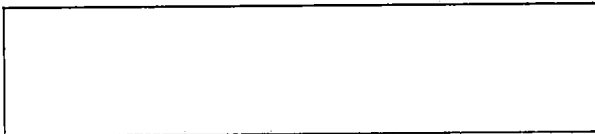
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Case 1:23-cv-00041 Document 1-2 Filed 06/20/23 Page 114 of 161 PageID #: 256

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to your submittal, I know you are busy so just tell us when you are available and we will talk.

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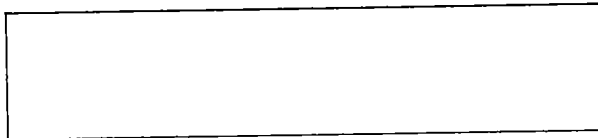
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Cc: Tyler Tursky <ttursky@volunteermgmt.com>

Wed, Jul 20, 2022 at 2:27 PM

Yes, call Tylers phone he knows how to connect me in.

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Summary of MDD Calculated Lost Business Income - By Property

Volunteer Management & Development Co - Mayfield, KY

Date of Loss - December 10, 2021

Month	Mayfield Manor (Sch 2)	Mayfield Manor II (Sch 5)	Windhaven (Sch 8)	Windhaven III (Sch 11)	Total	
December 10-31, 2021	\$ -	\$ -	\$ -	\$ -	\$ -	
January 2022	7,600	5,596	9,280	4,328	26,804	
February	7,600	5,596	9,280	4,328	26,804	
March	7,600	5,596	9,280	4,328	26,804	
April	7,600	5,596	9,280	4,328	26,804	
May	7,600	5,596	9,280	4,328	26,804	ESTIMATED
June	7,600	5,596	9,280	4,328	26,804	ESTIMATED
July	7,600	5,596	9,280	4,328	26,804	ESTIMATED
August	7,600	5,596	9,280	4,328	26,804	ESTIMATED
September	7,600	5,596	9,280	4,328	26,804	ESTIMATED
October	7,600	5,596	9,280	4,328	26,804	ESTIMATED
November	7,600	5,596	9,280	4,328	26,804	ESTIMATED
December 1-9	2,207	1,625	2,694	1,256	7,782	ESTIMATED
Total	\$ 85,812	\$ 63,182	\$ 104,775	\$ 48,860	\$ 302,628	

MDD Calculation of Lost Business Income - Mayfield Manor

Volunteer Management & Development Co - Mayfield, KY

Date of Loss - December 10, 2021

Month	MDD Calculated Lost Rent Revenue (Sch 3)	Less: Non-Continuing Expenses			MDD Calculated Lost Business Income	
		Variable Expenses @ 0.05% (Sch 4)	Other Expenses (Sch 4)	Total Saved Expenses		
December 10-31, 2021	\$ -	\$ -	\$ -	\$ -	\$ -	
January 2022	10,684	5	3,078	3,083	7,600	
February	10,684	5	3,078	3,083	7,600	
March	10,684	5	3,078	3,083	7,600	
April	10,684	5	3,078	3,083	7,600	
May	10,684	5	3,078	3,083	7,600	
June	10,684	5	3,078 (A)	3,083	7,600	ESTIMATED
July	10,684	5	3,078 (A)	3,083	7,600	ESTIMATED
August	10,684	5	3,078 (A)	3,083	7,600	ESTIMATED
September	10,684	5	3,078 (A)	3,083	7,600	ESTIMATED
October	10,684	5	3,078 (A)	3,083	7,600	ESTIMATED
November	10,684	5	3,078 (A)	3,083	7,600	ESTIMATED
December 1-9	3,102	1	894 (A)	895	2,207	ESTIMATED
Total	\$ 120,622	\$ 57	\$ 34,753	\$ 34,810	\$ 85,812	
					To Sch 1	

Note (A): Estimated.

MDD Calculated Lost Rent Revenue - Mayfield Manor
 Volunteer Management & Development Co - Mayfield, KY
 Date of Loss - December 10, 2021

Month	Projected Occupancy (A)	Actual Occupancy (Sch 14)	Lost Occupancy	Avg. Rent per Occupied Unit (A)	Calculated Lost Rent Revenue
December 2021	23 (B)	23	-	\$ 479.68	\$ -
January 2022	22	-	22	479.68	10,684
February	22	-	22	479.68	10,684
March	22	-	22	479.68	10,684
April	22	-	22	479.68	10,684
May	22	-	22	479.68	10,684
June	22	-	22	479.68	10,684
July	22	-	22	479.68	10,684
August	22	-	22	479.68	10,684
September	22	-	22	479.68	10,684
October	22	-	22	479.68	10,684
November	22	-	22	479.68	10,684
December 1-9	22	-	22	479.68	3,102 (C)
Total	290	23	267		\$ 120,622 To Sch 2

Note (A): Historical Occupancy & Rent Revenue:

Month	Occupancy (Sch 14)	Rent Revenue (Sch 16)	Avg. Rent per Occupied Unit
January 2021	24	\$ 11,292	\$ 470.50
February	23	10,231	444.81
March	22	10,846	493.00
April	22	7,599	345.41
May	22	9,564	434.73
June	21	11,915	567.38
July	21	10,796	514.10
August	21	10,331	491.95
September	23	11,730	510.00
October	23	11,875	516.30
November	23	11,342	493.13
Average	22	\$ 10,684	\$ 479.68

Note (B): Projected based on actual.

Note (C): Lost revenue allocated to 9 days.

MDD Analysis of Saved Expenses - Mayfield Manor

Volunteer Management & Development Co - Mayfield, KY

Date of Loss - December 10, 2021

Description	Historical		Basis of Projection		Analysis of Non-continuing Expenses January 2022 - May 2022			Comments
	January 2021 - December 2021 (Sch 16)	Percent to Income	Average per Month	Percent to Income	Projected	Actual (Sch 17)	Saved	
Income:								
Tenant Rent	\$ 53,842	41.93%						
Subsidy	74,577	58.07%						
Subsidy - UA Paid to Tenants	-	0.00%						
Total Income	128,419	100.00%						
Variable Expenses:								
Overage	-	0.00%		0.00%				
Tenant Late Fees	-	0.00%		0.00%				
Tenant Charges for Damages	(350)	-0.27%		-0.27%				
Application Fees	(134)	-0.10%		-0.10%				
Laundry & Vending Income	(562)	-0.44%		-0.44%				
Security Deposit Closeout	(0)	0.00%		0.00%				
Interest Security Deposit	(2)	0.00%		0.00%				
Interest Reserve	(89)	-0.07%		-0.07%				
Interest Escrow	-	0.00%		0.00%				
Interest ODR	(48)	-0.04%		-0.04%				
Other Miscellaneous Income	(10,043)	-7.82%						
Painting & Decorating	30	0.02%		0.02%				
Furniture & Furnishing Replace	1,216	0.95%		0.95%				
Subtotal	(9,982)	-7.77%		0.05%				
				To Sch 2				
Gross Profit	138,400	107.77%						
Other Expenses:								
Maintenance & Repairs Payroll	5,976	4.65%	498		2,490	-	1,245	Est. 50% Saved
Maintenance & Repairs Supply	3,463	2.70%	289		1,443	-	721	Est. 50% Saved
Maintenance & Repairs Contract	1,609	1.25%	134		670	-	335	Est. 50% Saved
Grounds	2,375	1.85%	198		990	-	990	
Services	3,006	2.34%	251		1,253	-	1,253	
Other Operating Expenses	-	0.00%	-		-	-	-	
Electricity	1,619	1.26%	135		675	45	630	

MDD Analysis of Saved Expenses - Mayfield Manor

Volunteer Management & Development Co - Mayfield, KY

Date of Loss - December 10, 2021

Description	Historical		Basis of Projection		Analysis of Non-continuing Expenses January 2022 - May 2022			Comments
	January 2021 - December 2021 (Sch 16)	Percent to Income	Average per Month	Percent to Income	Projected	Actual (Sch 17)	Saved	
Water	594	0.46%	49		247	21	226	
Sewer	562	0.44%	47		234	23	211	
Garbage & Trash Removal	2,733	2.13%	228		1,139	-	1,139	
Site Management Payroll	4,293	3.34%	358		1,789	480	1,309	
Management Fee	14,740	11.48%	1,228		6,142	-	6,142	
Project Auditing Expense	3,419	2.66%	285		1,424	-	-	Variance Not BI Related
Legal Expenses	-	0.00%	-		-	-	-	Variance Not BI Related
Advertising	25	0.02%	2		11	-	-	
Telephone	1,612	1.26%	134		672	312	360	
Office Supplies	1,197	0.93%	100		499	75	423	
Health Ins & Other Emp Benefits	108	0.08%	9		45	108	-	Variance Not BI Related
Payroll Taxes	1,196	0.93%		11.65%		37	297	Ratio to Payroll
Workers Compensation	131	0.10%	11		55	-	-	Variance Not BI Related
Other Administrative Expenses	266	0.21%	22		111	-	111	
Real Estate Taxes	12,834	9.99%	1,070		5,348	-	-	Variance Not BI Related
Special Assessments	120	0.09%	10		50	-	-	Variance Not BI Related
Other Taxes, Licenses & Permits	1,924	1.50%	160		802	1,063	-	Variance Not BI Related
Property & Liability Insurance	6,418	5.00%	535		2,674	-	-	Variance Not BI Related
Fidelity Coverage Insurance	150	0.12%	13		63	-	-	Variance Not BI Related
Return to Owner	2,236	1.74%	186		932	2,236	-	Variance Not BI Related
Insurance Proceeds - Loss Rent	-	0.00%	-		-	(62,800)	-	Variance Not BI Related
Interest	17,925	13.96%	1,494		7,469	7,410	-	Variance Not BI Related
Depreciation	-	0.00%	-		-	-	-	Variance Not BI Related
Amortization	-	0.00%	-		-	-	-	Variance Not BI Related
Total Expenses	90,531	70.50%					\$ 15,391	To Sch 2
Net Income (Loss)	\$ 47,869	37.28%						

MDD Calculation of Lost Business Income - Mayfield Manor II

Volunteer Management & Development Co - Mayfield, KY

Date of Loss - December 10, 2021

Month	MDD Calculated Lost Rent Revenue (Sch 6)	Less: Non-Continuing Expenses			MDD Calculated Lost Business Income	
		Variable Expenses @ -3.71% (Sch 7)	Other Expenses (Sch 7)	Total Saved Expenses		
December 10-31, 2021	\$ -	\$ -	\$ -	\$ -	\$ -	
January 2022	8,155	(303)	2,862	2,559	5,596	
February	8,155	(303)	2,862	2,559	5,596	
March	8,155	(303)	2,862	2,559	5,596	
April	8,155	(303)	2,862	2,559	5,596	
May	8,155	(303)	2,862	2,559	5,596	
June	8,155	(303)	2,862 (A)	2,559	5,596	ESTIMATED
July	8,155	(303)	2,862 (A)	2,559	5,596	ESTIMATED
August	8,155	(303)	2,862 (A)	2,559	5,596	ESTIMATED
September	8,155	(303)	2,862 (A)	2,559	5,596	ESTIMATED
October	8,155	(303)	2,862 (A)	2,559	5,596	ESTIMATED
November	8,155	(303)	2,862 (A)	2,559	5,596	ESTIMATED
December 1-9	2,368	(88)	831 (A)	743	1,625	ESTIMATED
Total	\$ 92,070	\$ (3,420)	\$ 32,308	\$ 28,888	\$ 63,182	To Sch 1

Note (A): Estimated.

MDD Calculated Lost Rent Revenue - Mayfield Manor II
 Volunteer Management & Development Co - Mayfield, KY
 Date of Loss - December 10, 2021

Month	Projected Occupancy (A)	Actual Occupancy (Sch 14)	Lost Occupancy	Avg. Rent per Occupied Unit (A)	Calculated Lost Rent Revenue
December 2021	20 (B)	20	-	\$ 407.74	\$ -
January 2022	20	-	20	407.74	8,155
February	20	-	20	407.74	8,155
March	20	-	20	407.74	8,155
April	20	-	20	407.74	8,155
May	20	-	20	407.74	8,155
June	20	-	20	407.74	8,155
July	20	-	20	407.74	8,155
August	20	-	20	407.74	8,155
September	20	-	20	407.74	8,155
October	20	-	20	407.74	8,155
November	20	-	20	407.74	8,155
December 1-9	20	-	20	407.74	2,368 (C)
Total	260	20	240		\$ 92,070 To Sch 5

Note (A): Historical Occupancy & Rent Revenue:

Month	Occupancy (Sch 14)	Rent Revenue (Sch 18)	Avg. Rent per Occupied Unit
January 2021	20	\$ 7,981	\$ 399.05
February	20	7,747	387.35
March	20	8,652	432.60
April	20	8,115	405.75
May	20	8,152	407.60
June	20	9,006	450.30
July	20	7,430	371.50
August	20	7,791	389.55
September	20	8,537	426.85
October	20	8,188	409.40
November	20	8,103	405.15
Average	20	\$ 8,155	\$ 407.74

Note (B): Projected based on actual.

Note (C): Lost revenue allocated to 9 days.

MDD Analysis of Saved Expenses - Mayfield Manor II
 Volunteer Management & Development Co - Mayfield, KY
 Date of Loss - December 10, 2021

Description	Historical		Basis of Projection		Analysis of Non-continuing Expenses January 2022 - May 2022			Comments
	January 2021 - December 2021 (Sch 18)	Percent to Income	Average per Month	Percent to Income	Projected	Actual (Sch 19)	Saved	
Income:								
Tenant Rent	\$ 40,475	41.46%						
Subsidy	59,210	60.65%						
Subsidy - UA Paid to Tenants	(2,052)	-2.10%						
Total Income	97,633	100.00%						
Variable Expenses:								
Overage	822	0.84%		0.84%				
Tenant Late Fees	-	0.00%		0.00%				
Tenant Charges for Damages	(250)	-0.26%		-0.26%				
Application Fees	(38)	-0.04%		-0.04%				
Laundry & Vending Income	(4,667)	-4.78%		-4.78%				
Security Deposit Closeout	(83)	-0.09%		-0.09%				
Interest Security Deposit	(2)	0.00%		0.00%				
Interest Reserve	(10)	-0.01%		-0.01%				
Interest Escrow	(5)	0.00%		0.00%				
Interest ODR	-	0.00%		0.00%				
Other Miscellaneous Income	-	0.00%		0.00%				
Painting & Decorating	-	0.00%		0.00%				
Furniture & Furnishing Replace	606	0.62%		0.62%				
Subtotal	(3,627)	-3.71%		-3.71%				
				To Sch 5				
Gross Profit	101,260	103.71%						
Other Expenses:								
Maintenance & Repairs Payroll	5,795	5.94%	483		2,414	480	1,207	Est. 50% Saved
Maintenance & Repairs Supply	1,029	1.05%	86		429	-	214	Est. 50% Saved
Maintenance & Repairs Contract	1,997	2.05%	166		832	-	416	Est. 50% Saved
Grounds	2,375	2.43%	198		990	-	990	
Services	2,412	2.47%	201		1,005	-	1,005	
Other Operating Expenses	-	0.00%	-		-	20	-	Variance Not BI Related
Electricity	1,693	1.73%	141		706	-	706	
Water	406	0.42%	34		169	-	169	
Sewer	436	0.45%	36		182	-	182	
Garbage & Trash Removal	2,759	2.83%	230		1,150	-	1,150	
Site Management Payroll	4,282	4.39%	357		1,784	-	1,784	
Management Fee	12,100	12.39%	1,008		5,042	-	5,042	

MDD Analysis of Saved Expenses - Mayfield Manor II
 Volunteer Management & Development Co - Mayfield, KY
 Date of Loss - December 10, 2021

Description	Historical		Basis of Projection		Analysis of Non-continuing Expenses January 2022 - May 2022			Comments
	January 2021 - December 2021 (Sch 18)	Percent to Income	Average per Month	Percent to Income	Projected	Actual (Sch 19)	Saved	
Project Auditing Expense	3,419	3.50%	285		1,424	-	-	Variance Not BI Related
Legal Expenses	-	0.00%	-		-	-	-	
Advertising	24	0.02%	2		10	-	-	Variance Not BI Related
Telephone	1,429	1.46%	119		595	242	353	
Office Supplies	981	1.01%	82		409	75	334	
Health Ins & Other Emp Benefits	103	0.11%	9		43	103	-	Variance Not BI Related
Payroll Taxes	900	0.92%		8.93%		37	267	Ratio to Payroll
Workers Compensation	126	0.13%	10		52	-	-	Variance Not BI Related
Other Administrative Expenses	1,176	1.20%	98		490	-	490	
Real Estate Taxes	13,987	14.33%	1,166		5,828	-	-	Variance Not BI Related
Special Assessments	20	0.02%	2		8	-	-	Variance Not BI Related
Other Taxes, Licenses & Permits	934	0.96%	78		389	620	-	Variance Not BI Related
Property & Liability Insurance	6,150	6.30%	513		2,563	-	-	Variance Not BI Related
Fidelity Coverage Insurance	144	0.15%	12		60	-	-	Variance Not BI Related
Return to Owner	11,214	11.49%	935		4,673	-	-	Variance Not BI Related
Insurance Proceeds - Loss Rent	-	0.00%	-		-	(51,000)	-	Variance Not BI Related
Interest	-	0.00%	-		-	1,236	-	Variance Not BI Related
Depreciation	-	0.00%	-		-	-	-	Variance Not BI Related
Amortization	-	0.00%	-		-	-	-	Variance Not BI Related
Total Expenses	75,891	77.73%					\$ 14,308	
							To Sch 5	
Net Income (Loss)	\$ 25,369	25.98%						

MDD Calculation of Lost Business Income - Windhaven

Volunteer Management & Development Co - Mayfield, KY

Date of Loss - December 10, 2021

Month	MDD Calculated Lost Rent Revenue (Sch 9)	Less: Non-Continuing Expenses			MDD Calculated Lost Business Income	
		Variable Expenses @ 4.24% (Sch 10)	Other Expenses (Sch 10)	Total Saved Expenses		
December 10-31, 2021	\$ -	\$ -	\$ -	\$ -	\$ -	
January 2022	16,864	715	6,869	7,584	9,280	
February	16,864	715	6,869	7,584	9,280	
March	16,864	715	6,869	7,584	9,280	
April	16,864	715	6,869	7,584	9,280	
May	16,864	715	6,869	7,584	9,280	
June	16,864	715	6,869 (A)	7,584	9,280	ESTIMATED
July	16,864	715	6,869 (A)	7,584	9,280	ESTIMATED
August	16,864	715	6,869 (A)	7,584	9,280	ESTIMATED
September	16,864	715	6,869 (A)	7,584	9,280	ESTIMATED
October	16,864	715	6,869 (A)	7,584	9,280	ESTIMATED
November	16,864	715	6,869 (A)	7,584	9,280	ESTIMATED
December 1-9	4,896	208	1,994 (A)	2,202	2,694	ESTIMATED
Total	\$ 190,406	\$ 8,073	\$ 77,558	\$ 85,631	\$ 104,775	
					To Sch 1	

Note (A): Estimated.

MDD Calculated Lost Rent Revenue - Windhaven
Volunteer Management & Development Co - Mayfield, KY
Date of Loss - December 10, 2021

Month	Projected Occupancy (A)	Actual Occupancy (Sch 14)	Lost Occupancy	Avg. Rent per Occupied Unit (A)	Calculated Lost Rent Revenue
December 2021	49 (B)	49	-	\$ 333.65	\$ -
January 2022	51	-	51	333.65	16,864
February	51	-	51	333.65	16,864
March	51	-	51	333.65	16,864
April	51	-	51	333.65	16,864
May	51	-	51	333.65	16,864
June	51	-	51	333.65	16,864
July	51	-	51	333.65	16,864
August	51	-	51	333.65	16,864
September	51	-	51	333.65	16,864
October	51	-	51	333.65	16,864
November	51	-	51	333.65	16,864
December 1-9	51	-	51	333.65	4,896 (C)
Total	656	49	607		\$ 190,406 To Sch 8

Note (A): Historical Occupancy & Rent Revenue:

Month	Occupancy (Sch 14)	Rent Revenue (Sch 20)	Avg. Rent per Occupied Unit
January 2021	51	\$ 17,391	\$ 341.00
February	52	16,253	312.55
March	51	17,572	344.56
April	51	17,772	348.46
May	52	16,776	322.61
June	52	15,727	302.43
July	52	12,429	239.02
August	51	21,223	416.14
September	49	15,783	322.10
October	48	18,576	387.01
November	47	16,009	340.61
Average	51	\$ 16,864	\$ 333.65

Note (B): Projected based on actual.

Note (C): Lost revenue allocated to 9 days.

MDD Analysis of Saved Expenses - Windhaven

Volunteer Management & Development Co - Mayfield, KY

Date of Loss - December 10, 2021

Description	Historical		Basis of Projection		Analysis of Non-continuing Expenses January 2022 - May 2022			Comments
	January 2021 - December 2021 (Sch 20)	Percent to Income	Average per Month	Percent to Income	Projected	Actual (Sch 21)	Saved	
Income:								
Tenant Rent	\$ 117,403	57.18%						
Subsidy	93,891	45.73%						
Subsidy - UA Paid to Tenants	(5,982)	-2.91%						
Total Income	205,312	100.00%						
Variable Expenses:								
Overage	3,543	1.73%		1.73%				
Tenant Late Fees	(100)	-0.05%		-0.05%				
Tenant Charges for Damages	(712)	-0.35%		-0.35%				
Application Fees	(514)	-0.25%		-0.25%				
Laundry & Vending Income	(3,097)	-1.51%		-1.51%				
Security Deposit Closeout	3,457	1.68%		1.68%				
Interest Security Deposit	(14)	-0.01%		-0.01%				
Interest Reserve	(127)	-0.06%		-0.06%				
Interest Escrow	(9)	0.00%		0.00%				
Interest ODR	-	0.00%		0.00%				
Other Miscellaneous Income	(129)	-0.06%		-0.06%				
Painting & Decorating	180	0.09%		0.09%				
Furniture & Furnishing Replace	6,227	3.03%		3.03%				
Subtotal	8,705	4.24%		4.24%				
				To Sch 8				
Gross Profit	196,607	95.76%						
Other Expenses:								
Maintenance & Repairs Payroll	14,399	7.01%	1,200		6,000	-	3,000	Est. 50% Saved
Maintenance & Repairs Supply	11,399	5.55%	950		4,750	-	2,375	Est. 50% Saved
Maintenance & Repairs Contract	7,355	3.58%	613		3,064	-	1,532	Est. 50% Saved
Grounds	4,418	2.15%	368		1,841	-	1,841	
Services	2,814	1.37%	235		1,173	-	1,173	
Other Operating Expenses	-	0.00%	-		-	50	-	Variance Not BI Related
Electricity	7,656	3.73%	638		3,190	169	3,021	
Water	961	0.47%	80		400	107	293	
Sewer	1,122	0.55%	94		468	93	374	
Garbage & Trash Removal	4,467	2.18%	372		1,861	-	1,861	
Site Management Payroll	10,653	5.19%	888		4,439	1,155	3,283	
Management Fee	33,220	16.18%	2,768		13,842	-	13,842	

MDD Analysis of Saved Expenses - Windhaven

Volunteer Management & Development Co - Mayfield, KY

Date of Loss - December 10, 2021

Description	Historical		Basis of Projection		Analysis of Non-continuing Expenses January 2022 - May 2022			Comments
	January 2021 - December 2021 (Sch 20)	Percent to Income	Average per Month	Percent to Income	Projected	Actual (Sch 21)	Saved	
Project Auditing Expense	3,419	1.67%	285		1,425	-	-	Variance Not BI Related
Legal Expenses	333	0.16%	28		139	-	139	
Advertising	54	0.03%	5		23	-	-	Variance Not BI Related
Telephone	2,498	1.22%	208		1,041	717	324	
Office Supplies	1,175	0.57%	98		489	75	414	
Health Ins & Other Emp Benefits	251	0.12%	21		105	251	-	Variance Not BI Related
Payroll Taxes	2,229	1.09%		8.90%		88	559	Ratio to Payroll
Workers Compensation	306	0.15%	26		128	-	-	Variance Not BI Related
Other Administrative Expenses	760	0.37%	63		317	-	317	
Real Estate Taxes	17,621	8.58%	1,468		7,342	-	-	Variance Not BI Related
Special Assessments	347	0.17%	29		145	-	-	Variance Not BI Related
Other Taxes, Licenses & Permits	4,217	2.05%	351		1,757	2,257	-	Variance Not BI Related
Property & Liability Insurance	14,975	7.29%	1,248		6,240	-	-	Variance Not BI Related
Fidelity Coverage Insurance	351	0.17%	29		146	-	-	Variance Not BI Related
Return to Owner	4,741	2.31%	395		1,975	4,741	-	Variance Not BI Related
Insurance Proceeds - Loss Rent	-	0.00%	-		-	(51,000)	-	Variance Not BI Related
Interest	-	0.00%	-		-	-	-	Variance Not BI Related
Depreciation	-	0.00%	-		-	-	-	Variance Not BI Related
Amortization	-	0.00%	-		-	-	-	Variance Not BI Related
Total Expenses	151,742	73.91%					\$ 34,347	
							To Sch 8	
Net Income (Loss)	<u>\$ 44,885</u>	<u>21.85%</u>						

MDD Calculation of Lost Business Income - Windhaven III

Volunteer Management & Development Co - Mayfield, KY

Date of Loss - December 10, 2021

Month	MDD Calculated Lost Rent Revenue (Sch 12)	Less: Non-Continuing Expenses			MDD Calculated Lost Business Income	
		Variable Expenses @ 1.04% (Sch 13)	Other Expenses (Sch 13)	Total Saved Expenses		
December 10-31, 2021	\$ -	\$ -	\$ -	\$ -	\$ -	
January 2022	5,824	61	1,436	1,496	4,328	
February	5,824	61	1,436	1,496	4,328	
March	5,824	61	1,436	1,496	4,328	
April	5,824	61	1,436	1,496	4,328	
May	5,824	61	1,436	1,496	4,328	
June	5,824	61	1,436 (A)	1,496	4,328	ESTIMATED
July	5,824	61	1,436 (A)	1,496	4,328	ESTIMATED
August	5,824	61	1,436 (A)	1,496	4,328	ESTIMATED
September	5,824	61	1,436 (A)	1,496	4,328	ESTIMATED
October	5,824	61	1,436 (A)	1,496	4,328	ESTIMATED
November	5,824	61	1,436 (A)	1,496	4,328	ESTIMATED
December 1-9	1,691	18	417 (A)	434	1,256	ESTIMATED
Total	\$ 65,751	\$ 685	\$ 16,207	\$ 16,892	\$ 48,860	
						To Sch 1

Note (A): Estimated.

MDD Calculated Lost Rent Revenue - Windhaven III
Volunteer Management & Development Co - Mayfield, KY
Date of Loss - December 10, 2021

Month	Projected Occupancy (A)	Actual Occupancy (Sch 14)	Lost Occupancy	Avg. Rent per Occupied Unit (A)	Calculated Lost Rent Revenue
December 2021	11 (B)	11	-	\$ 525.09	\$ -
January 2022	11	-	11	525.09	5,824
February	11	-	11	525.09	5,824
March	11	-	11	525.09	5,824
April	11	-	11	525.09	5,824
May	11	-	11	525.09	5,824
June	11	-	11	525.09	5,824
July	11	-	11	525.09	5,824
August	11	-	11	525.09	5,824
September	11	-	11	525.09	5,824
October	11	-	11	525.09	5,824
November	11	-	11	525.09	5,824
December 1-9	11	-	11	525.09	1,691 (C)
Total	144	11	133		\$ 65,751 To Sch 11

Note (A): Historical Occupancy & Rent Revenue:

Month	Occupancy (Sch 14)	Rent Revenue (Sch 22)	Avg. Rent per Occupied Unit
January 2021	12	\$ 6,393	\$ 532.71
February	12	6,465	538.75
March	12	5,973	497.75
April	12	5,968	497.33
May	11	5,722	520.18
June	11	5,734	521.27
July	11	5,640	512.73
August	10	5,469	546.90
September	10	5,283	528.32
October	10	5,543	554.30
November	11	5,871	533.73
Average	11	\$ 5,824	\$ 525.09

Note (B): Projected based on actual.

Note (C): Lost revenue allocated to 9 days.

MDD Analysis of Saved Expenses - Windhaven III
 Volunteer Management & Development Co - Mayfield, KY
 Date of Loss - December 10, 2021

Description	Historical		Basis of Projection		Analysis of Non-continuing Expenses January 2022 - May 2022			Comments
	January 2021 - December 2021 (Sch 22)	Percent to Income	Average per Month	Percent to Income	Projected	Actual (Sch 23)	Saved	
Income:								
Tenant Rent	\$ 23,568	33.61%						
Subsidy	47,432	67.65%						
Subsidy - UA Paid to Tenants	(884)	-1.26%						
Total Income	70,116	100.00%						
Variable Expenses:								
Overage	-	0.00%		0.00%				
Tenant Late Fees	-	0.00%		0.00%				
Tenant Charges for Damages	-	0.00%		0.00%				
Application Fees	-	0.00%		0.00%				
Laundry & Vending Income	-	0.00%		0.00%				
Security Deposit Closeout	(23)	-0.03%		-0.03%				
Interest Security Deposit	(2)	0.00%		0.00%				
Interest Reserve	(37)	-0.05%		-0.05%				
Interest Escrow	-	0.00%		0.00%				
Interest ODR	(21)	-0.03%		-0.03%				
Other Miscellaneous Income	-	0.00%		0.00%				
Painting & Decorating	80	0.11%		0.11%				
Furniture & Furnishing Replace	733	1.05%		1.05%				
Subtotal	730	1.04%		1.04%				
				To Sch 11				
Gross Profit	69,386	98.96%						
Other Expenses:								
Maintenance & Repairs Payroll	2,871	4.09%	239		1,196	-	598	Est. 50% Saved
Maintenance & Repairs Supply	1,547	2.21%	129		644	-	322	Est. 50% Saved
Maintenance & Repairs Contract	294	0.42%	24		122	-	61	Est. 50% Saved
Grounds	1,200	1.71%	100		500	-	500	
Services	1,778	2.54%	148		741	-	741	
Other Operating Expenses	-	0.00%	-		-	10	-	Variance Not BI Related
Electricity	521	0.74%	43		217	119	98	
Water	372	0.53%	31		155	11	144	
Sewer	76	0.11%	6		32	-	32	
Garbage & Trash Removal	1,872	2.67%	156		780	-	780	
Site Management Payroll	2,326	3.32%	194		969	406	563	
Management Fee	7,315	10.43%	610		3,048	-	3,048	

MDD Analysis of Saved Expenses - Windhaven III
 Volunteer Management & Development Co - Mayfield, KY
 Date of Loss - December 10, 2021

Description	Historical		Basis of Projection		Analysis of Non-continuing Expenses January 2022 - May 2022			Comments
	January 2021 - December 2021 (Sch 22)	Percent to Income	Average per Month	Percent to Income	Projected	Actual (Sch 23)	Saved	
Project Auditing Expense	3,419	4.88%	285		1,424	-	-	Variance Not BI Related
Legal Expenses	-	0.00%	-		-	-	-	
Advertising	12	0.02%	1		5	-	-	Variance Not BI Related
Telephone	-	0.00%	-		-	-	-	
Office Supplies	631	0.90%	53		263	75	187	
Health Ins & Other Emp Benefits	54	0.08%	4		22	54	-	Variance Not BI Related
Payroll Taxes	463	0.66%		8.92%		31	104	Ratio to Payroll
Workers Compensation	44	0.06%	4		18	-	-	Variance Not BI Related
Other Administrative Expenses	-	0.00%	-		-	-	-	
Real Estate Taxes	5,614	8.01%	468		2,339	-	-	Variance Not BI Related
Special Assessments	60	0.09%	5		25	-	-	Variance Not BI Related
Other Taxes, Licenses & Permits	906	1.29%	76		378	485	-	Variance Not BI Related
Property & Liability Insurance	3,209	4.58%	267		1,337	-	-	Variance Not BI Related
Fidelity Coverage Insurance	75	0.11%	6		31	-	-	Variance Not BI Related
Return to Owner	1,280	1.83%	107		534	1,280	-	Variance Not BI Related
Insurance Proceeds - Loss Rent	-	0.00%	-		-	-	-	Variance Not BI Related
Interest	13,992	19.95%	1,166		5,830	5,266	-	Variance Not BI Related
Depreciation	-	0.00%	-		-	-	-	
Amortization	-	0.00%	-		-	-	-	Variance Not BI Related
Total Expenses	49,929	71.21%					\$ 7,178	
							To Sch 11	
Net Income (Loss)	<u>\$ 19,457</u>	<u>27.75%</u>						

Monthly Occupancy
Volunteer Management & Development Co - Mayfield, KY
Date of Loss - December 10, 2021

Month	Mayfield Manor					Mayfield Manor II					Windhaven					Windhaven III					Total				
	Occupancy		Vacancy			Occupancy		Vacancy			Occupancy		Vacancy			Occupancy		Vacancy			Occupancy		Vacancy		
	Total Units	Units	Percent	Units	Percent	Total Units	Units	Percent	Units	Percent	Total Units	Units	Percent	Units	Percent	Total Units	Units	Percent	Units	Percent	Total Units	Units	Percent	Units	Percent
January 2020	24	23	95.83%	1	4.17%	23	22	95.65%	1	4.35%	56	52	92.86%	4	7.14%	12	12	100.00%	-	0.00%	115	109	94.78%	6	5.22%
February	24	22	91.67%	2	8.33%	23	22	95.65%	1	4.35%	56	50	89.29%	6	10.71%	12	12	100.00%	-	0.00%	115	106	92.17%	9	7.83%
March	24	22	91.67%	2	8.33%	23	21	91.30%	2	8.70%	56	55	98.21%	1	1.79%	12	12	100.00%	-	0.00%	115	110	95.65%	5	4.35%
April	24	22	91.67%	2	8.33%	23	21	91.30%	2	8.70%	56	54	96.43%	2	3.57%	12	12	100.00%	-	0.00%	115	109	94.78%	6	5.22%
May	24	22	91.67%	2	8.33%	23	21	91.30%	2	8.70%	56	54	96.43%	2	3.57%	12	12	100.00%	-	0.00%	115	108	93.91%	7	6.09%
June	24	21	87.50%	3	12.50%	23	21	91.30%	2	8.70%	56	54	96.43%	2	3.57%	12	12	100.00%	-	0.00%	115	109	94.78%	6	5.22%
July	24	23	95.83%	1	4.17%	23	21	91.30%	2	8.70%	56	53	94.64%	3	5.36%	12	12	100.00%	-	0.00%	115	110	95.65%	5	4.35%
August	24	24	100.00%	-	0.00%	23	21	91.30%	2	8.70%	56	53	94.64%	3	5.36%	12	12	100.00%	-	0.00%	115	109	94.78%	6	5.22%
September	24	24	100.00%	-	0.00%	23	20	86.96%	3	13.04%	56	53	94.64%	3	5.36%	12	12	100.00%	-	0.00%	115	110	95.65%	5	4.35%
October	24	24	100.00%	-	0.00%	23	20	86.96%	3	13.04%	56	54	96.43%	2	3.57%	12	12	100.00%	-	0.00%	115	109	94.78%	6	5.22%
November	24	23	95.83%	1	4.17%	23	20	86.96%	3	13.04%	56	53	94.64%	3	5.36%	12	12	100.00%	-	0.00%	115	107	93.04%	8	6.96%
December	24	23	95.83%	1	4.17%	23	20	86.96%	3	13.04%	56	51	91.07%	5	8.93%	12	12	100.00%	-	0.00%	115	107	93.04%	8	6.96%
January 2021	24	24	100.00%	-	0.00%	23	20	86.96%	3	13.04%	56	52	92.86%	4	7.14%	12	12	100.00%	-	0.00%	115	105	91.30%	10	8.70%
February	24	23	95.83%	1	4.17%	23	20	86.96%	3	13.04%	56	51	91.07%	5	8.93%	12	12	100.00%	-	0.00%	115	105	91.30%	10	8.70%
March	24	22	91.67%	2	8.33%	23	20	86.96%	3	13.04%	56	51	91.07%	5	8.93%	12	11	91.67%	1	8.33%	115	105	91.30%	10	8.70%
April	24	22	91.67%	2	8.33%	23	20	86.96%	3	13.04%	56	52	92.86%	4	7.14%	12	11	91.67%	1	8.33%	115	104	90.43%	11	9.57%
May	24	22	91.67%	2	8.33%	23	20	86.96%	3	13.04%	56	52	92.86%	4	7.14%	12	11	91.67%	1	8.33%	115	104	90.43%	11	9.57%
June	24	21	87.50%	3	12.50%	23	20	86.96%	3	13.04%	56	52	92.86%	4	7.14%	12	10	83.33%	2	16.67%	115	102	88.70%	13	11.30%
July	24	21	87.50%	3	12.50%	23	20	86.96%	3	13.04%	56	51	91.07%	5	8.93%	12	10	83.33%	2	16.67%	115	102	88.70%	13	11.30%
August	24	21	87.50%	3	12.50%	23	20	86.96%	3	13.04%	56	49	87.50%	7	12.50%	12	10	83.33%	2	16.67%	115	101	87.83%	14	12.17%
September	24	23	95.83%	1	4.17%	23	20	86.96%	3	13.04%	56	48	85.71%	8	14.29%	12	11	91.67%	1	8.33%	115	101	87.83%	14	12.17%
October	24	23	95.83%	1	4.17%	23	20	86.96%	3	13.04%	56	47	83.93%	9	16.07%	12	11	91.67%	1	8.33%	115	103	89.57%	12	10.43%
November	24	23	95.83%	1	4.17%	23	20	86.96%	3	13.04%	56	49	87.50%	7	12.50%	12	11	91.67%	1	8.33%	115	-	0.00%	115	100.00%
December	24	23	95.83%	1	4.17%	23	-	0.00%	23	100.00%	56	-	0.00%	56	100.00%	12	-	0.00%	12	100.00%	115	-	0.00%	115	100.00%
January 2022	24	-	0.00%	24	100.00%	23	-	0.00%	23	100.00%	56	-	0.00%	56	100.00%	12	-	0.00%	12	100.00%	115	-	0.00%	115	100.00%
February	24	-	0.00%	24	100.00%	23	-	0.00%	23	100.00%	56	-	0.00%	56	100.00%	12	-	0.00%	12	100.00%	115	-	0.00%	115	100.00%
March	24	-	0.00%	24	100.00%	23	-	0.00%	23	100.00%	56	-	0.00%	56	100.00%	12	-	0.00%	12	100.00%	115	-	0.00%	115	100.00%
April	24	-	0.00%	24	100.00%	23	-	0.00%	23	100.00%	56	-	0.00%	56	100.00%	12	-	0.00%	12	100.00%	115	-	0.00%	115	100.00%
May	24	-	0.00%	24	100.00%	23	-	0.00%	23	100.00%	56	-	0.00%	56	100.00%	12	-	0.00%	12	100.00%	115	-	0.00%	115	100.00%

Source - Rent Rols ("Project Worksheet")

Income Statements - Total - 2020

Volunteer Management & Development Co - Mayfield, KY

Date of Loss - December 10, 2021

Description	Mayfield Manor I		Mayfield Manor II		Windhaven III		Windhaven		Total	
	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.
Income										
Tenant Rent	\$ 57,634	43.73%	\$ 38,010	33.74%	\$ 26,318	32.66%	\$ 123,847	57.27%	\$ 245,809	45.41%
Subsidy	71,719	54.42%	66,621	59.14%	52,204	64.79%	94,719	43.80%	285,263	52.70%
Subsidy - UA Paid to Tenants	-	0.00%	(2,136)	-1.90%	(984)	-1.22%	(5,971)	-2.76%	(9,091)	-1.68%
Overage	(49)	-0.04%	-	0.00%	-	0.00%	(3,310)	-1.53%	(3,359)	-0.62%
Tenant Late Fees	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Tenant Charges for Damages	157	0.12%	100	0.09%	-	0.00%	679	0.31%	936	0.17%
Application Fees	154	0.12%	39	0.03%	-	0.00%	635	0.29%	828	0.15%
Laundry & Vending Income	1,593	1.21%	19	0.02%	-	0.00%	2,243	1.04%	3,854	0.71%
Security Deposit Closeout	304	0.23%	-	0.00%	489	0.61%	2,603	1.20%	3,396	0.63%
Interest Security Deposit	4	0.00%	0	0.00%	4	0.01%	31	0.01%	39	0.01%
Interest Reserve	124	0.09%	8	0.01%	57	0.07%	149	0.07%	337	0.06%
Interest Escrow	0	0.00%	5	0.00%	-	0.00%	21	0.01%	26	0.00%
Interest ODR	149	0.11%	-	0.00%	55	0.07%	185	0.09%	389	0.07%
Other Miscellaneous Income	-	0.00%	9,981	8.86%	2,433	3.02%	437	0.20%	12,851	2.37%
Total Income	131,789	100.00%	112,646	100.00%	80,575	100.00%	216,267	100.00%	541,278	100.00%
Other Expenses										
Maintenance & Repairs Payroll	5,575	4.23%	5,228	4.64%	3,084	3.83%	14,499	6.70%	28,386	5.24%
Maintenance & Repairs Supply	1,799	1.37%	1,135	1.01%	1,350	1.68%	8,614	3.98%	12,899	2.38%
Maintenance & Repairs Contract	4,953	3.76%	4,129	3.67%	805	1.00%	4,096	1.89%	13,983	2.58%
Painting & Decorating	155	0.12%	50	0.04%	-	0.00%	90	0.04%	295	0.05%
Grounds	3,060	2.32%	2,940	2.61%	1,275	1.58%	5,890	2.72%	13,165	2.43%
Services	926	0.70%	902	0.80%	988	1.23%	2,478	1.15%	5,294	0.98%
Furniture & Furnishing Replace	1,086	0.82%	1,126	1.00%	750	0.93%	2,442	1.13%	5,404	1.00%
Other Operating Expenses	-	0.00%	110	0.10%	-	0.00%	-	0.00%	110	0.02%
Electricity	1,776	1.35%	2,152	1.91%	269	0.33%	6,276	2.90%	10,472	1.93%
Water	497	0.38%	404	0.36%	392	0.49%	723	0.33%	2,016	0.37%
Sewer	384	0.29%	458	0.41%	-	0.00%	846	0.39%	1,687	0.31%
Garbage & Trash Removal	2,301	1.75%	2,314	2.05%	1,510	1.87%	4,210	1.95%	10,335	1.91%
Site Management Payroll	4,914	3.73%	4,732	4.20%	2,578	3.20%	12,391	5.73%	24,616	4.55%
Management Fee	14,575	11.06%	13,250	11.76%	7,632	9.47%	34,397	15.90%	69,854	12.91%
Project Auditing Expense	3,617	2.74%	1,192	1.06%	3,617	4.49%	3,617	1.67%	12,045	2.23%
Legal Expenses	140	0.11%	-	0.00%	-	0.00%	313	0.14%	453	0.08%
Advertising	78	0.06%	77	0.07%	36	0.05%	88	0.04%	279	0.05%
Telephone	1,505	1.14%	1,456	1.29%	-	0.00%	2,019	0.93%	4,980	0.92%
Office Supplies	704	0.53%	674	0.60%	514	0.64%	1,188	0.55%	3,080	0.57%
Health Ins & Other Emp Benefits	307	0.23%	295	0.26%	243	0.30%	989	0.46%	1,834	0.34%
Payroll Taxes	859	0.65%	831	0.74%	466	0.58%	2,241	1.04%	4,397	0.81%
Workers Compensation	179	0.14%	77	0.07%	60	0.07%	417	0.19%	733	0.14%

Income Statements - Total - 2020

Volunteer Management & Development Co - Mayfield, KY

Date of Loss - December 10, 2021

Description	Mayfield Manor I		Mayfield Manor II		Windhaven III		Windhaven		Total	
	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.
Other Administrative Expenses	2,342	1.78%	-	0.00%	1,488	1.85%	794	0.37%	4,624	0.85%
Real Estate Taxes	12,356	9.38%	13,652	12.12%	5,308	6.59%	22,623	10.46%	53,939	9.97%
Special Assessments	80	0.06%	20	0.02%	75	0.09%	249	0.11%	424	0.08%
Other Taxes, Licenses & Permits	2,088	1.58%	824	0.73%	1,072	1.33%	4,602	2.13%	8,586	1.59%
Property & Liability Insurance	5,049	3.83%	3,379	3.00%	2,445	3.03%	12,745	5.89%	23,617	4.36%
Fidelity Coverage Insurance	161	0.12%	111	0.10%	130	0.16%	203	0.09%	605	0.11%
Return to Owner	2,236	1.70%	5,607	4.98%	1,280	1.59%	4,741	2.19%	13,864	2.56%
Insurance Proceeds - Loss Rent	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Interest	30,246	22.95%	20,717	18.39%	17,947	22.27%	27,759	12.84%	96,670	17.86%
Depreciation	82,415	62.54%	25,077	22.26%	34,458	42.76%	166,440	76.96%	308,390	56.97%
Amortization	-	0.00%	3,452	3.06%	-	0.00%	-	0.00%	3,452	0.64%
Total Expenses	186,364	141.41%	116,371	103.31%	89,775	111.42%	347,979	160.90%	740,488	136.80%
Net Income (Loss)	<u>\$ (54,575)</u>	<u>-41.41%</u>	<u>\$ (3,724)</u>	<u>-3.31%</u>	<u>\$ (9,199)</u>	<u>-11.42%</u>	<u>\$ (131,711)</u>	<u>-60.90%</u>	<u>\$ (199,210)</u>	<u>-36.80%</u>

Source - Profit & Loss statements

Income Statements - Mayfield Manor I - 2021
 Volunteer Management & Development Co - Mayfield, KY
 Date of Loss - December 10, 2021

	January 2021		February		March		April		May		June		July		August		September		October		November		December		Total	
Description	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.
Income																										
Tenant Rent	\$ 5,208	45.21%	\$ 4,489	43.71%	\$ 5,081	49.85%	\$ 1,834	24.00%	\$ 3,812	37.77%	\$ 5,289	23.98%	\$ 4,574	41.83%	\$ 4,059	38.89%	\$ 5,414	44.44%	\$ 5,509	45.83%	\$ 4,399	38.79%	\$ 4,452	40.21%	\$ 53,842	38.56%
Subsidy	6,086	52.85%	5,742	56.92%	5,765	53.15%	5,765	75.44%	5,952	62.23%	6,532	30.31%	6,272	57.93%	6,272	60.05%	6,316	51.89%	6,366	51.96%	6,943	61.21%	6,448	58.22%	14,577	53.40%
Subsidy - UA Paid to Tenants	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Overage	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Tenant Late Fees	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Tenant Charges for Damages	100	0.87%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	250	2.05%	-	0.00%	-	0.00%	-	0.00%	350	0.25%
Application Fees	19	0.17%	38	0.37%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	21	0.19%	38	0.36%	19	0.16%	20	0.17%	-	0.00%	127	1.15%	134	0.10%
Laundry & Vending Income	103	0.90%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0	0.00%
Security Deposit Closeout	0	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	2	0.00%
Interest Security Deposit	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	-	0.00%	31	0.28%	83	0.60%
Interest Reserve	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	28	0.13%	-	0.00%	-	0.00%	30	0.24%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Interest Escrow	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Interest CD/R	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	32	0.26%	-	0.00%	-	0.00%	16	0.15%	48	0.03%
Other Miscellaneous Income	-	0.00%	-	0.00%	-	0.00%	43	0.56%	-	0.00%	10,000	45.57%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	10,043	7.13%
Total Income	11,514	100.00%	10,269	100.00%	10,848	100.00%	7,642	100.00%	9,564	100.00%	21,844	100.00%	10,817	100.00%	10,445	100.00%	12,172	100.00%	12,019	100.00%	11,342	100.00%	11,072	100.00%	135,647	100.00%
Other Expenses																										
Maintenance & Repairs Payroll	452	3.92%	480	4.67%	-	0.00%	435	5.69%	1,098	11.48%	495	2.28%	503	4.65%	-	0.00%	831	6.82%	561	4.67%	581	4.95%	581	5.07%	5,978	4.28%
Maintenance & Repairs Supply	54	0.47%	244	2.37%	470	4.34%	404	5.28%	190	1.93%	13	0.06%	173	1.60%	393	3.76%	553	4.54%	281	2.32%	498	4.28%	182	1.65%	3,463	2.48%
Maintenance & Repairs Contract	-	0.00%	-	0.00%	618	5.71%	215	2.80%	50	0.52%	50	0.23%	115	1.06%	500	4.79%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	1,609	1.15%
Painting & Decorating	-	0.00%	-	0.00%	40	0.37%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	40	0.33%	-	0.00%	-	0.00%	(50)	-0.45%	30	0.02%
Grounds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	625	2.85%	375	3.47%	375	3.59%	375	3.08%	375	3.12%	250	2.20%	-	0.00%	2,375	1.70%
Services	-	0.00%	-	0.00%	192	1.77%	2,048	26.77%	98	1.00%	96	0.44%	96	0.89%	96	0.92%	96	0.79%	96	0.80%	96	0.85%	96	0.84%	3,006	2.15%
Furniture & Furnishing Replace	-	0.00%	-	0.00%	633	5.84%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	583	4.79%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Operating Expenses	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Electricity	194	1.68%	48	0.46%	185	1.71%	68	0.89%	68	0.92%	111	0.51%	143	1.22%	165	1.58%	176	1.45%	-	0.00%	118	1.04%	328	2.96%	1,619	1.18%
Water	22	0.19%	21	0.20%	61	0.57%	41	0.54%	32	0.34%	52	0.24%	114	1.06%	69	0.66%	55	0.45%	-	0.00%	37	0.32%	88	0.80%	594	0.43%
Sewer	15	0.13%	23	0.23%	47	0.43%	35	0.46%	35	0.37%	47	0.21%	141	1.21%	70	0.67%	51	0.42%	-	0.00%	37	0.32%	67	0.61%	562	0.40%
Garbage & Trash Removal	194	1.69%	194	1.89%	194	1.79%	239	3.13%	239	2.50%	239	1.09%	239	2.21%	239	2.23%	239	1.96%	239	1.99%	239	2.11%	239	2.16%	2,733	1.96%
Management Fee	434	3.76%	405	3.97%	-	0.00%	352	4.60%	-	0.00%	1,155	5.26%	1,155	10.68%	-	0.00%	2,420	19.88%	1,265	10.52%	1,265	11.15%	1,265	11.42%	14,740	10.56%
Project Auditing Expense	-	0.00%	-	0.00%	12,324	111.6%	2,419	22.30%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Legal Expenses	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Advertising	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Telephone	132	1.15%	134	1.30%	172	1.58%	118	1.55%	119	1.24%	119	0.54%	119	1.10%	119	1.14%	130	1.07%	255	2.12%	86	0.58%	130	1.17%	1,612	1.15%
Office Supplies	328	2.83%	-	0.00%	-	0.00%	-	0.00%	51	0.53%	48	0.22%	-	0.00%	65	0.61%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	25	0.02%
Health Ins & Other Emp Benefits	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	131	1.08%	360	3.00%	83	0.73%	217	1.96%	1,196	0.86%
Payroll Taxes	68	0.59%	68	0.66%	-	0.00%	60	0.79%	105	1.11%	35	0.17%	65	0.60%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	131	0.09%
Workers Compensation	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	131	1.21%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	268	0.19%
Other Administrative Expenses	-	0.00%	19	0.18%	38	0.35%	19	0.25%	19	0.20%	38	0.17%	19	0.18%	-	0.00%	38	0.31%	78	0.63%	-	0.00%	-	0.00%	12,834	9.15%
Rental Estate Taxes	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	20	0.02%
Special Assessments	-	0.00%	20	0.19%	40	0.37%	-	0.00%	-	0.00%	20	0.09%	-	0.00%	-	0.00%	20	0.16%	-	0.00%	17	0.15%	39	0.35%	1,924	1.38%
Other Taxes, Licenses & Permits	23	0.20%	9	0.09%	88	0.81%	768	10.02%	3	0.00%	12	0.06%	28	0.26%	19	0.18%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	8,418	6.00%
Property & Liability Insurance	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	150	0.11%
Fidelity Coverage Insurance	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	2,236	1.60%
Return on Owner	-	0.00%	-	0.00%	2,236	20.61%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Insurance Proceeds - Loss Rent	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Interest	1,501	13.04%	1,500	14.61%	1,499	13.82%	1,497	19.59%	1,496	15.54%	1,494	6.81%	1,493	13.80%	1,492	14.28%	1,490	12.24%	1,489	12.35%	1,488	13.12%	1,488	13.42%	17,925	12.84%
Depreciation	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Amortization	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total Expenses	4,734	41.11%	4,430	43.14%	11,044	101.82%	7,583	98.97%	5,122	53.55%	11,221	51.13%	5,254	48.57%	3,633	34.78%	6,298	51.79%	5,685	47.26%	5,583	49.22%	18,313	165.39%	91,778	67.72%
Net Income (Loss)	\$ 6,780	58.89%	\$ 5,839	56.86%	\$ (197)	-1.82%	\$ 79	1.03%	\$ 4,442	46.45%	\$ 10,723	48.87%	\$ 5,563	51.43%	\$ 6,812	65.22%	\$ 2,874	23.61%	\$ 6,435	53.54%	\$ 5,759	50.78%	\$ (7,240)	-65.39%	\$ 47,869	34.28%

Source - Profit & Loss statements

Income Statements - Mayfield Manor I - 2022

Volunteer Management & Development Co - Mayfield, KY

Date of Loss - December 10, 2021

Description	January 2022		February		March		April		May		Total	
	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.
Income												
Tenant Rent	\$ -	0.00%	\$ -	0.00%	\$ -	#DIV/0!	\$ -	0.00%	\$ (13)	6.10%	\$ (13)	-0.22%
Subsidy	6,011	100.00%	-	0.00%	-	#DIV/0!	-	0.00%	-	0.00%	6,011	100.74%
Subsidy - UA Paid to Tenants	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%	-	0.00%	-	0.00%
Overage	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%	-	0.00%	-	0.00%
Tenant Late Fees	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%	-	0.00%	-	0.00%
Tenant Charges for Damages	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%	-	0.00%	-	0.00%
Application Fees	-	0.00%	-	0.00%	-	#DIV/0!	6	3.54%	-	0.00%	6	0.10%
Laundry & Vending Income	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%	(200)	93.90%	(200)	-3.35%
Security Deposit Closeout	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%	-	0.00%	-	0.00%
Interest Security Deposit	-	0.00%	0	100.00%	-	#DIV/0!	-	0.00%	-	0.00%	0	0.00%
Interest Reserve	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%	-	0.00%	-	0.00%
Interest Escrow	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%	-	0.00%	-	0.00%
Interest ODR	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%	-	0.00%	-	0.00%
Other Miscellaneous Income	-	0.00%	-	0.00%	-	#DIV/0!	163	96.46%	-	0.00%	163	2.73%
Total Income	6,011	100.00%	0	100.00%	-	#DIV/0!	169	100.00%	(213)	100.00%	5,967	100.00%
Other Expenses												
Maintenance & Repairs Payroll	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%	-	0.00%	-	0.00%
Maintenance & Repairs Supply	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%	-	0.00%	-	0.00%
Maintenance & Repairs Contract	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%	-	0.00%	-	0.00%
Painting & Decorating	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%	(50)	23.47%	(50)	-0.84%
Grounds	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%	-	0.00%	-	0.00%
Services	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%	-	0.00%	-	0.00%
Furniture & Furnishing Replace	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%	-	0.00%	-	0.00%
Other Operating Expenses	-	0.00%	-	0.00%	(10)	#DIV/0!	10	5.92%	-	0.00%	-	0.00%
Electricity	-	0.00%	-	0.00%	-	#DIV/0!	45	26.61%	-	0.00%	45	0.75%
Water	-	0.00%	-	0.00%	-	#DIV/0!	21	12.70%	-	0.00%	21	0.36%
Sewer	-	0.00%	-	0.00%	-	#DIV/0!	23	13.82%	-	0.00%	23	0.39%
Garbage & Trash Removal	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%	-	0.00%	-	0.00%
Site Management Payroll	480	7.99%	-	0.00%	-	#DIV/0!	-	0.00%	-	0.00%	480	8.04%
Management Fee	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%	-	0.00%	-	0.00%
Project Auditing Expense	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%	-	0.00%	-	0.00%
Legal Expenses	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%	-	0.00%	-	0.00%
Advertising	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%	-	0.00%	-	0.00%
Telephone	130	2.16%	122	135811.11%	15	#DIV/0!	15	8.86%	30	-14.06%	312	5.23%
Office Supplies	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%	75	-35.39%	75	1.26%
Health Ins & Other Emp Benefits	108	1.79%	-	0.00%	-	#DIV/0!	-	0.00%	-	0.00%	108	1.80%
Payroll Taxes	37	0.61%	-	0.00%	-	#DIV/0!	-	0.00%	-	0.00%	37	0.62%
Workers Compensation	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%	-	0.00%	-	0.00%
Other Administrative Expenses	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%	-	0.00%	-	0.00%
Real Estate Taxes	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%	-	0.00%	-	0.00%
Special Assessments	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%	-	0.00%	-	0.00%
Other Taxes, Licenses & Permits	-	0.00%	960	1066666.67%	-	#DIV/0!	103	61.21%	-	0.00%	1,063	17.82%
Property & Liability Insurance	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%	-	0.00%	-	0.00%
Fidelity Coverage Insurance	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%	-	0.00%	-	0.00%
Return to Owner	-	0.00%	-	0.00%	2,236	#DIV/0!	-	0.00%	-	0.00%	2,236	37.47%
Insurance Proceeds - Loss Rent	-	0.00%	-	0.00%	(62,800)	#DIV/0!	-	0.00%	-	0.00%	(62,800)	-1052.44%
Interest	1,485	24.70%	1,483	1648144.44%	1,482	#DIV/0!	1,481	876.14%	1,479	-694.40%	7,410	124.17%
Depreciation	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%	-	0.00%	-	0.00%

Income Statements - Mayfield Manor I - 2022

Volunteer Management & Development Co - Mayfield, KY

Date of Loss - December 10, 2021

Description	January 2022		February		March		April		May		Total	
	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.
Amortization	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%	-	0.00%	-	0.00%
Total Expenses	2,239	37.25%	2,566	2850622.22%	(59,077)	#DIV/0!	1,699	1005.26%	1,534	-720.38%	(51,040)	-855.36%
Net Income (Loss)	\$ 3,772	62.75%	\$ (2,565)	-2850522.22%	\$ 59,077	#DIV/0!	\$ (1,530)	-905.26%	\$ (1,747)	820.38%	\$ 57,007	955.36%

Source - Profit & Loss statements

Income Statements - Mayfield Manor II - 2021
 Volunteer Management & Development Co - Mayfield, KY
 Date of Loss - December 10, 2021

Description	January 2021		February		March		April		May		June		July		August		September		October		November		December		Total	
	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.
Income																										
Tenant Rent	\$ 3,272	41.09%	\$ 3,043	39.51%	\$ 3,948	45.67%	\$ 3,411	33.27%	\$ 3,448	33.40%	\$ 4,302	43.05%	\$ 2,716	36.78%	\$ 3,047	40.27%	\$ 3,667	41.98%	\$ 3,321	40.82%	\$ 3,238	40.01%	\$ 3,064	38.88%	\$ 40,475	39.73%
Subsidy	4,880	61.25%	4,875	63.23%	4,875	56.39%	4,875	46.48%	4,875	47.22%	4,875	54.45%	4,885	66.15%	4,915	64.97%	5,041	57.71%	5,039	61.92%	5,034	62.30%	5,038	63.94%	50,210	58.13%
Subsidy - UA Paid to Tenants	(171)	-2.15%	(171)	-2.23%	(171)	-1.98%	(171)	-1.83%	(171)	-1.66%	(171)	-1.91%	(171)	-2.32%	(171)	-2.25%	(171)	-1.96%	(171)	-2.10%	(171)	-2.17%	(171)	-0.89%	(2,522)	-2.01%
Overage	(54)	-0.68%	(54)	-0.70%	(54)	-0.62%	(54)	-0.51%	(54)	-0.52%	(54)	-0.55%	(54)	-0.73%	(54)	-0.71%	(54)	-0.62%	(54)	-0.66%	(54)	-0.67%	(54)	-0.69%	(822)	-0.81%
Tenant Late Fees	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	250	0.25%
Tenant Charges for Damages	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	250	2.68%	-	0.00%	-	0.00%	-	0.00%	38	0.04%
Application Fees	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	7	0.10%	1	0.01%	0	0.00%	-	0.00%	-	0.00%	1	0.01%	4,687	4.58%
Laundry & Vending Income	34	0.43%	8	0.11%	46	0.53%	11	0.10%	83	0.80%	0	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	30	0.47%	-	0.00%	2	0.00%
Security Deposit Closeout	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0	0.00%	1	0.01%
Interest Security Deposit	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	1	0.01%	1	0.01%	1	0.01%	1	0.01%	0	0.00%	0	0.00%	0	0.00%
Interest Reserve	1	0.01%	1	0.01%	1	0.01%	1	0.01%	1	0.01%	1	0.01%	0	0.00%	0	0.00%	1	0.01%	1	0.01%	1	0.01%	0	0.00%	5	0.00%
Interest Escrow	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Interest ODR	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Miscellaneous Income	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total Income	7,952	100.00%	7,702	100.00%	8,545	100.00%	10,489	100.00%	10,324	100.00%	8,953	100.00%	7,385	100.00%	7,566	100.00%	8,736	100.00%	8,136	100.00%	8,687	100.00%	7,880	100.00%	101,856	100.00%
Other Expenses																										
Maintenance & Repairs Payroll	450	5.65%	452	5.87%	-	0.00%	405	3.86%	1,080	10.46%	473	5.28%	480	6.50%	-	0.00%	671	9.97%	528	6.49%	528	6.53%	528	6.70%	5,795	5.65%
Maintenance & Repairs Supply	132	1.66%	5	0.07%	-	0.00%	214	2.04%	-	0.00%	87	0.97%	-	0.00%	137	1.81%	121	1.55%	47	0.57%	265	3.22%	20	0.25%	1,029	1.01%
Maintenance & Repairs Contract	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	125	1.40%	-	0.00%	149	1.97%	70	0.80%	-	0.00%	35	0.43%	-	0.00%	1,997	1.96%
Painting & Decorating	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Grounds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	625	6.88%	375	5.08%	375	4.96%	375	4.93%	375	4.61%	375	4.61%	442	5.61%	2,412	2.37%
Services	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	92	1.03%	92	1.25%	92	1.22%	442	5.96%	92	1.13%	-	0.00%	-	0.00%	608	0.60%
Furniture & Furnishing Replace	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	906	9.81%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Operating Expenses	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	1,693	1.65%
Electricity	274	3.45%	160	2.19%	400	4.63%	150	1.43%	104	1.01%	109	1.23%	101	1.36%	58	0.74%	63	0.73%	66	0.81%	52	0.65%	152	1.92%	406	0.40%
Water	43	0.54%	11	0.14%	43	0.50%	111	1.06%	11	0.10%	11	0.12%	11	0.15%	11	0.14%	101	1.15%	13	0.15%	11	0.13%	32	0.41%	438	0.43%
Sewer	47	0.59%	12	0.15%	47	0.54%	69	0.66%	12	0.11%	12	0.13%	12	0.16%	12	0.15%	154	1.76%	14	0.17%	12	0.14%	35	0.44%	438	0.43%
Garbage & Trash Removal	194	2.44%	194	2.52%	194	2.25%	239	2.28%	239	2.67%	239	2.67%	239	3.23%	239	3.16%	239	2.73%	239	2.94%	239	2.95%	239	3.03%	2,759	2.71%
Management Fee	468	5.91%	383	4.97%	1,100	12.88%	1,100	10.49%	1,100	10.65%	1,100	12.23%	1,100	14.90%	-	0.00%	2,200	25.18%	1,100	13.52%	-	0.00%	1,100	13.95%	12,100	11.88%
Project Auditing Expense	-	0.00%	-	0.00%	2,419	27.28%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	3,419	3.35%
Legal Expenses	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Advertising	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	24	0.02%
Telephone	127	1.60%	128	1.67%	165	1.91%	114	1.08%	114	1.11%	114	1.27%	114	1.55%	114	1.51%	125	1.53%	125	1.53%	84	0.79%	125	1.58%	1,429	1.40%
Office Supplies	221	2.77%	-	0.00%	-	0.00%	51	0.48%	51	0.49%	48	0.53%	-	0.00%	92	1.21%	55	0.63%	307	3.80%	307	3.80%	158	2.01%	981	0.96%
Health Ins & Other Emp Benefits	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	103	0.10%
Payroll Taxes	66	0.82%	64	0.83%	-	0.00%	57	0.55%	105	1.01%	38	0.40%	63	0.85%	-	0.00%	123	1.41%	98	1.20%	80	0.98%	208	2.64%	900	0.88%
Workers Compensation	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	126	0.12%
Other Administrative Expenses	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	1,170	1.15%
Real Estate Taxes	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	13,987	13.73%
Special Assessments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	20	0.02%
Other Taxes, Licenses & Permits	21	0.26%	17	0.22%	702	8.12%	115	1.10%	11	0.11%	12	0.13%	11	0.15%	7	0.09%	10	0.12%	2	0.02%	8	0.08%	19	0.24%	924	0.92%
Property & Liability Insurance	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	8,150	8.04%
Fidelity Coverage Insurance	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	144	0.14%
Return to Owner	-	0.00%	-	0.00%	5,607	64.85%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	11,214	11.01%
Insurance Proceeds - Loss Rent	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Interest	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Depreciation	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Amortization	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total Expenses	3,083	38.72%	2,571	32.87%	12,830	149.40%	3,080	29.35%	10,131	98.12%	3,200	35.53%	2,942	39.84%	1,283	16.96%	6,689	76.57%	3,470	42.65%	17,918	211.69%	9,323	118.31%	76,497	75.10%
Net Income (Loss)	\$ 4,879	61.28%	\$ 5,171	67.13%	\$ (4,184)	-48.40%	\$ 7,409	70.64%	\$ 194	1.88%	\$ 5,745	64.17%	\$ 4,443	60.16%	\$ 6,283	83.04%	\$ 2,047	23.43%	\$ 4,668	57.35%	\$ (9,841)	-121.65%	\$ (1,443)	-18.32%	\$ 25,369	24.90%

Source - Profit & Loss statements

Income Statements - Mayfield Manor II - 2022

Volunteer Management & Development Co - Mayfield, KY

Date of Loss - December 10, 2021

Description	January 2022		February		March		April		May		Total	
	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.
Income												
Tenant Rent	\$ -	0.00%	\$ -	0.00%	\$ -	0.00%	\$ -	0.00%	\$ -	#DIV/0!	\$ -	0.00%
Subsidy	5,014	101.09%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	5,014	96.57%
Subsidy - UA Paid to Tenants	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Overage	(54)	-1.09%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	(54)	-1.04%
Tenant Late Fees	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Tenant Charges for Damages	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Application Fees	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Laundry & Vending Income	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Security Deposit Closeout	-	0.00%	0	7.04%	-	0.00%	-	0.00%	-	#DIV/0!	0	0.00%
Interest Security Deposit	-	0.00%	0	7.04%	-	0.00%	228	99.80%	-	#DIV/0!	231	4.44%
Interest Reserve	-	0.00%	1	76.76%	1	75.16%	0	0.20%	-	#DIV/0!	1	0.02%
Interest Escrow	-	0.00%	0	16.20%	0	24.84%	-	0.00%	-	#DIV/0!	-	0.00%
Interest ODR	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Other Miscellaneous Income	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Total Income	4,960	100.00%	1	100.00%	2	100.00%	229	100.00%	-	#DIV/0!	5,192	100.00%
Other Expenses												
Maintenance & Repairs Payroll	480	9.68%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	480	9.25%
Maintenance & Repairs Supply	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Maintenance & Repairs Contract	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Painting & Decorating	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Grounds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Services	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Furniture & Furnishing Replace	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	20	0.39%
Other Operating Expenses	-	0.00%	50	3521.13%	(40)	-2484.47%	10	4.37%	-	#DIV/0!	-	0.00%
Electricity	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Water	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Sewer	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Garbage & Trash Removal	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Site Management Payroll	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Management Fee	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Project Auditing Expense	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Legal Expenses	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Advertising	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	242	4.67%
Telephone	125	2.52%	117	8269.72%	-	0.00%	-	0.00%	75	#DIV/0!	75	1.45%
Office Supplies	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	103	1.99%
Health Ins & Other Emp Benefits	103	2.08%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	37	0.71%
Payroll Taxes	37	0.74%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Workers Compensation	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Other Administrative Expenses	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Real Estate Taxes	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Special Assessments	-	0.00%	-	0.00%	-	0.00%	275	120.19%	-	#DIV/0!	620	11.94%
Other Taxes, Licenses & Permits	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Property & Liability Insurance	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Fidelity Coverage Insurance	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Return to Owner	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	(51,000)	-982.31%
Insurance Proceeds - Loss Rent	-	0.00%	-	0.00%	(51,000)	-3167701.86%	-	0.00%	-	#DIV/0!	1,236	23.81%
Interest	1,236	24.92%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Depreciation	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%

Income Statements - Mayfield Manor II - 2022

Volunteer Management & Development Co - Mayfield, KY

Date of Loss - December 10, 2021

Description	January 2022		February		March		April		May		Total	
	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.
Amortization	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Total Expenses	1,981	39.94%	512	36086.62%	(51,040)	-3170186.34%	285	124.56%	75	#DIV/0!	(48,186)	-928.12%
Net Income (Loss)	<u>\$ 2,979</u>	<u>60.06%</u>	<u>\$ (511)</u>	<u>-35986.62%</u>	<u>\$ 51,042</u>	<u>3170286.34%</u>	<u>\$ (56)</u>	<u>-24.56%</u>	<u>\$ (75)</u>	<u>#DIV/0!</u>	<u>\$ 53,378</u>	<u>1028.12%</u>

Source - Profit & Loss statements

Income Statement - Windhaven 2021
 Volunteer Management & Development Co - Mayfield, KY
 Date of Loss - December 10, 2021

Description	January 2021		February		March		April		May		June		July		August		September		October		November		December		Total	
	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.
Income																										
Tenant Rent	\$ 10,172	58.55%	\$ 9,950	72.92%	\$ 10,423	59.19%	\$ 10,647	59.76%	\$ 9,652	67.18%	\$ 7,659	48.55%	\$ 4,808	38.53%	\$ 13,182	81.08%	\$ 8,836	54.56%	\$ 12,095	65.33%	\$ 8,268	52.42%	\$ 12,818	81.11%	\$ 117,403	57.83%
Subsidy	7,570	43.54%	7,554	60.87%	7,603	43.17%	7,579	42.54%	7,578	44.89%	8,526	54.07%	8,075	64.71%	8,442	39.17%	7,799	49.27%	7,280	39.31%	8,378	52.99%	7,509	35.80%	93,891	48.25%
Subsidy - UA Paid to Tenants	(351)	-1.22%	(351)	-	(454)	-2.83%	(454)	-2.83%	(454)	-2.83%	(454)	-2.83%	(454)	-2.83%	(381)	-1.77%	(552)	-4.13%	(799)	-4.31%	(553)	-4.13%	(525)	-2.50%	(5,942)	-2.95%
Overage	(371)	-2.14%	(324)	-2.81%	(216)	-1.23%	(242)	-1.44%	(210)	-1.52%	(243)	-1.54%	(243)	-1.52%	(270)	-1.25%	(337)	-1.88%	(331)	-2.11%	(214)	-1.54%	(214)	-1.54%	(3,543)	-1.75%
Tenant Late Fees	90	0.52%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	10	0.05%	100	0.05%
Tenant Charges for Damages	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	52	0.33%	-	0.00%	35	0.22%	625	2.88%	712	0.35%
Applications Fees	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	191	0.89%	38	0.24%	95	0.51%	114	0.72%	76	0.36%	514	0.25%
Laundry & Vending Income	247	1.42%	325	2.62%	208	1.18%	302	1.59%	318	1.88%	272	1.72%	280	2.25%	393	1.82%	239	1.51%	224	1.21%	-	0.00%	290	1.38%	3,097	1.53%
Security Deposit Closeout	-	0.00%	(3,881)	-31.11%	-	0.00%	-	0.00%	17	0.10%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	387	1.85%	(3,457)	-1.70%
Interest Security Deposit	-	0.00%	4	0.03%	1	0.01%	1	0.01%	1	0.01%	1	0.01%	1	0.01%	1	0.01%	1	0.01%	1	0.01%	-	0.00%	1	0.01%	14	0.01%
Interest Reserve	15	0.08%	14	0.11%	10	0.06%	10	0.06%	11	0.06%	11	0.07%	11	0.07%	11	0.07%	11	0.07%	12	0.06%	-	0.00%	12	0.06%	127	0.06%
Interest Escrow	1	0.00%	1	0.00%	1	0.00%	1	0.01%	1	0.01%	1	0.01%	1	0.01%	1	0.01%	1	0.01%	1	0.01%	-	0.00%	1	0.00%	9	0.00%
Interest CDR	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Miscellaneous Income	-	0.00%	-	0.00%	35	0.20%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	94	0.45%	129	0.06%
Total Income	17,372	100.00%	12,410	100.00%	17,611	100.00%	17,618	100.00%	15,881	100.00%	15,767	100.00%	12,479	100.00%	21,550	100.00%	15,828	100.00%	18,518	100.00%	15,807	100.00%	20,975	100.00%	203,014	100.00%
Other Expenses																										
Maintenance & Repairs Payroll	1,110	6.38%	1,125	9.07%	-	0.00%	1,095	6.15%	2,778	18.45%	1,171	7.43%	1,120	8.98%	-	0.00%	2,110	13.33%	1,287	6.95%	1,293	8.18%	1,312	6.25%	14,399	7.09%
Maintenance & Repairs Supply	281	1.50%	928	7.49%	959	5.43%	243	1.38%	332	1.97%	445	2.82%	212	1.70%	790	3.66%	1,459	9.22%	470	2.54%	3,308	20.83%	1,998	9.53%	11,399	5.62%
Maintenance & Repairs Contract	-	0.00%	205	1.65%	2,083	11.83%	50	0.28%	1,178	8.86%	-	0.00%	447	3.58%	280	1.30%	1,506	9.52%	335	1.81%	-	0.00%	1,273	6.07%	7,355	3.62%
Painting & Decorating	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	40	0.25%	90	0.49%	(50)	-0.32%	-	0.00%	180	0.09%
Grounds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	1,163	7.37%	698	5.59%	698	3.24%	698	4.41%	698	3.77%	465	2.94%	-	0.00%	4,418	2.18%
Services	-	0.00%	-	0.00%	448	2.54%	224	1.25%	224	1.33%	224	1.42%	224	1.80%	224	1.80%	224	1.42%	224	1.21%	-	0.00%	788	3.80%	2,814	1.39%
Furniture & Furnishing Replace	-	0.00%	609	4.91%	-	0.00%	567	3.14%	-	0.00%	-	0.00%	-	0.00%	533	2.47%	1,449	9.16%	-	0.00%	1,106	6.89%	1,803	8.84%	8,227	3.07%
Other Operating Expenses	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Electricity	1,087	6.26%	704	5.67%	637	3.62%	539	3.02%	475	2.83%	535	3.40%	1,081	8.50%	148	0.68%	58	0.37%	587	3.06%	568	3.00%	1,272	6.07%	7,656	3.77%
Water	84	0.48%	80	0.64%	48	0.28%	67	0.40%	67	0.40%	84	0.53%	138	1.09%	43	0.20%	11	0.07%	79	0.43%	80	0.51%	191	0.85%	961	0.47%
Sewer	102	0.59%	93	0.75%	54	0.31%	83	0.47%	81	0.48%	97	0.61%	159	1.25%	47	0.22%	12	0.07%	90	0.49%	91	0.50%	212	1.01%	1,122	0.55%
Garbage & Trash Removal	507	2.92%	287	2.39%	300	1.70%	308	1.81%	308	1.92%	308	1.92%	392	3.12%	392	3.12%	392	2.48%	392	2.12%	397	2.51%	400	1.91%	4,467	2.20%
Site Management Payroll	995	5.72%	995	8.01%	-	0.00%	933	5.24%	709	4.20%	-	0.00%	705	5.65%	-	0.00%	1,861	11.78%	1,864	10.08%	1,210	7.65%	1,383	6.59%	10,552	5.25%
Management Fee	2,405	13.85%	2,850	23.05%	2,895	16.43%	2,895	16.43%	2,895	18.24%	2,895	18.24%	2,895	22.52%	-	0.00%	5,445	34.40%	2,640	14.26%	2,585	18.35%	2,696	12.85%	33,220	16.35%
Project Auditing Expense	-	0.00%	-	0.00%	2,419	13.73%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	1,000	6.22%	-	0.00%	-	0.00%	-	0.00%	3,419	1.68%
Legal Expenses	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	302	1.51%	31	0.15%	333	0.18%
Advertising	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	54	0.26%	54	0.03%
Telephone	171	0.98%	173	1.39%	310	1.76%	205	1.15%	205	1.21%	205	1.30%	205	1.64%	205	0.95%	205	1.23%	205	1.11%	205	1.00%	205	0.98%	2,408	1.23%
Office Supplies	221	1.27%	131	1.05%	-	0.00%	119	0.67%	-	0.00%	48	0.30%	-	0.00%	-	0.00%	183	1.16%	-	0.00%	307	1.94%	168	0.79%	1,175	0.58%
Health Ins & Other Emp Benefits	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	251	1.20%	251	0.12%
Payroll Taxes	181	0.93%	162	1.31%	-	0.00%	155	0.87%	267	1.58%	90	0.57%	140	1.12%	-	0.00%	304	1.92%	241	1.30%	191	1.21%	519	2.47%	2,220	1.10%
Workers Compensation	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	306	1.94%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	306	0.15%
Other Administrative Expenses	-	0.00%	-	0.00%	-	0.00%	-	0.00%	19	0.11%	19	0.12%	114	0.91%	36	0.18%	152	0.96%	133	0.72%	114	0.72%	171	0.82%	760	0.37%
Real Estate Taxes	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	17,621	8.68%
Special Assessments	41	0.24%	40	0.32%	20	0.11%	20	0.11%	-	0.00%	23	0.15%	83	0.65%	20	0.09%	-	0.00%	20	0.11%	40	0.25%	60	0.29%	347	0.17%
Other Taxes, Licenses & Permits	118	0.68%	87	0.54%	2,299	13.05%	1,267	7.11%	51	0.30%	58	0.35%	110	0.88%	5	0.02%	5	0.03%	57	0.31%	55	0.35%	128	0.61%	4,217	2.08%
Property & Liability Insurance	-	0.00%	-	0.00%	-	0.00%	-	0.00%	14,975	88.71%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	14,975	7.38%
Fidelity Coverage Insurance	-	0.00%	-	0.00%	-	0.00%	-	0.00%	351	2.08%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	351	0.17%
Return to Owner	-	0.00%	-	0.00%	4,741	26.92%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	4,741	2.34%
Insurance Proceeds - Loss Rent	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Interest	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Depreciation	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Amortization	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total Expenses	7,682	44.11%	8,455	68.21%	17,219	97.73%	8,779	49.28%	24,876	147.37%	7,713	48.92%	8,644	69.27%	3,421	15.87%	17,115	108.13%	9,293	50.72%	29,888	180.08%	14,973	71.39%	158,148	77.90%
Net Income (Loss)	\$ 9,710	55.89%	\$ 3,945	31.79%	\$ 393	2.23%	\$ 8,839	50.72%	\$ (7,995)	-47.37%	\$ 8,054	51.08%	\$ 3,835	30.73%	\$ 18,129											

Income Statements - Windhaven - 2022

Volunteer Management & Development Co - Mayfield, KY

Date of Loss - December 10, 2021

Description	January 2022		February		March		April		May		Total	
	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.
Income												
Tenant Rent	\$ -	0.00%	\$ 450	97.27%	\$ -	0.00%	\$ -	0.00%	\$ -	#DIV/0!	\$ 450	6.14%
Subsidy	6,797	105.01%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	6,797	92.72%
Subsidy - UA Paid to Tenants	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Overage	(324)	-5.01%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	(324)	-4.42%
Tenant Late Fees	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Tenant Charges for Damages	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Application Fees	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Laundry & Vending Income	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Security Deposit Closeout	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Interest Security Deposit	-	0.00%	1	0.19%	1	4.67%	1	0.15%	-	#DIV/0!	2	0.03%
Interest Reserve	-	0.00%	11	2.40%	12	88.29%	380	99.57%	-	#DIV/0!	403	5.50%
Interest Escrow	-	0.00%	1	0.14%	1	7.04%	1	0.28%	-	#DIV/0!	3	0.04%
Interest ODR	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Other Miscellaneous Income	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Total Income	6,473	100.00%	463	100.00%	14	100.00%	381	100.00%	-	#DIV/0!	7,331	100.00%
Other Expenses												
Maintenance & Repairs Payroll	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Maintenance & Repairs Supply	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Maintenance & Repairs Contract	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Painting & Decorating	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Grounds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Services	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Furniture & Furnishing Replace	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	50	0.68%
Other Operating Expenses	-	0.00%	150	32.42%	(100)	-718.39%	-	0.00%	-	#DIV/0!	169	2.30%
Electricity	-	0.00%	-	0.00%	-	0.00%	169	44.25%	-	#DIV/0!	169	2.30%
Water	-	0.00%	-	0.00%	53	383.19%	54	14.06%	-	#DIV/0!	107	1.46%
Sewer	-	0.00%	-	0.00%	35	251.72%	58	15.31%	-	#DIV/0!	93	1.27%
Garbage & Trash Removal	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Site Management Payroll	1,155	17.85%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	1,155	15.76%
Management Fee	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Project Auditing Expense	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Legal Expenses	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Advertising	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	717	9.78%
Telephone	205	3.17%	205	44.30%	307	2205.46%	-	0.00%	-	#DIV/0!	75	1.03%
Office Supplies	-	0.00%	-	0.00%	-	0.00%	-	0.00%	75	#DIV/0!	75	1.03%
Health Ins & Other Emp Benefits	251	3.88%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	251	3.43%
Payroll Taxes	88	1.37%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	88	1.21%
Workers Compensation	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Other Administrative Expenses	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Real Estate Taxes	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Special Assessments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Other Taxes, Licenses & Permits	-	0.00%	2,240	484.17%	1	6.90%	16	4.18%	-	#DIV/0!	2,257	30.79%
Property & Liability Insurance	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Fidelity Coverage Insurance	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Return to Owner	-	0.00%	-	0.00%	4,741	34058.55%	-	0.00%	-	#DIV/0!	4,741	64.67%
Insurance Proceeds - Loss Rent	-	0.00%	-	0.00%	(51,000)	-366379.31%	-	0.00%	-	#DIV/0!	(51,000)	-695.67%
Interest	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%

Income Statements - Windhaven - 2022

Volunteer Management & Development Co - Mayfield, KY

Date of Loss - December 10, 2021

Description	January 2022		February		March		April		May		Total	
	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.
Depreciation	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Amortization	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	0.00%
Total Expenses	1,700	26.26%	2,595	560.89%	(45,963)	-330191.88%	297	77.79%	75	#DIV/0!	(41,296)	-563.30%
Net Income (Loss)	\$ 4,773	73.74%	\$ (2,132)	-460.89%	\$ 45,977	330291.88%	\$ 85	22.21%	\$ (75)	#DIV/0!	\$ 48,627	663.30%

Source - Profit & Loss statements

[illegible]

Income Statements - Windhaven III - 2022

Volunteer Management & Development Co - Mayfield, KY

Date of Loss - December 10, 2021

Description	January 2022		February		March		April		May		Total	
	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.
Income												
Tenant Rent	\$ -	0.00%	\$ -	0.00%	\$ 34,200 (A)	100.00%	\$ -	#DIV/0!	\$ -	#DIV/0!	\$ 34,200	89.64%
Subsidy	3,951	100.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	#DIV/0!	3,951	10.36%
Subsidy - UA Paid to Tenants	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	#DIV/0!	-	0.00%
Overage	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	#DIV/0!	-	0.00%
Tenant Late Fees	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	#DIV/0!	-	0.00%
Tenant Charges for Damages	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	#DIV/0!	-	0.00%
Application Fees	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	#DIV/0!	-	0.00%
Laundry & Vending Income	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	#DIV/0!	-	0.00%
Security Deposit Closeout	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	#DIV/0!	0	0.00%
Interest Security Deposit	-	0.00%	0	100.00%	-	0.00%	-	#DIV/0!	-	#DIV/0!	-	0.00%
Interest Reserve	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	#DIV/0!	-	0.00%
Interest Escrow	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	#DIV/0!	-	0.00%
Interest ODR	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	#DIV/0!	-	0.00%
Other Miscellaneous Income	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	#DIV/0!	-	0.00%
Total Income	3,951	100.00%	0	100.00%	34,200	100.00%	-	#DIV/0!	-	#DIV/0!	38,151	100.00%
Other Expenses												
Maintenance & Repairs Payroll	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	#DIV/0!	-	0.00%
Maintenance & Repairs Supply	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	#DIV/0!	-	0.00%
Maintenance & Repairs Contract	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	#DIV/0!	-	0.00%
Painting & Decorating	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	#DIV/0!	-	0.00%
Grounds	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	#DIV/0!	-	0.00%
Services	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	#DIV/0!	-	0.00%
Furniture & Furnishing Replace	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	#DIV/0!	10	0.03%
Other Operating Expenses	-	0.00%	10	8333.33%	-	0.00%	-	#DIV/0!	-	#DIV/0!	119	0.31%
Electricity	-	0.00%	-	0.00%	119	0.35%	-	#DIV/0!	-	#DIV/0!	11	0.03%
Water	-	0.00%	-	0.00%	11	0.03%	-	#DIV/0!	-	#DIV/0!	-	0.00%
Sewer	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	#DIV/0!	-	0.00%
Garbage & Trash Removal	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	#DIV/0!	406	1.07%
Site Management Payroll	406	10.29%	-	0.00%	-	0.00%	-	#DIV/0!	-	#DIV/0!	-	0.00%
Management Fee	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	#DIV/0!	-	0.00%
Project Auditing Expense	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	#DIV/0!	-	0.00%
Legal Expenses	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	#DIV/0!	-	0.00%
Advertising	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	#DIV/0!	-	0.00%
Telephone	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	75	#DIV/0!	75	0.20%
Office Supplies	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	#DIV/0!	54	0.14%
Health Ins & Other Emp Benefits	54	1.36%	-	0.00%	-	0.00%	-	#DIV/0!	-	#DIV/0!	31	0.08%
Payroll Taxes	31	0.79%	-	0.00%	-	0.00%	-	#DIV/0!	-	#DIV/0!	-	0.00%
Workers Compensation	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	#DIV/0!	-	0.00%
Other Administrative Expenses	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	#DIV/0!	-	0.00%
Real Estate Taxes	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	#DIV/0!	-	0.00%
Special Assessments	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	#DIV/0!	485	1.27%
Other Taxes, Licenses & Permits	-	0.00%	480	40000.00%	5	0.02%	-	#DIV/0!	-	#DIV/0!	-	0.00%
Property & Liability Insurance	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	#DIV/0!	-	0.00%
Fidelity Coverage Insurance	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	#DIV/0!	1,280	3.36%
Return to Owner	-	0.00%	-	0.00%	1,280	3.74%	-	#DIV/0!	-	#DIV/0!	-	0.00%
Insurance Proceeds - Loss Rent	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	#DIV/0!	5,266	13.80%
Interest	1,055	26.71%	1,054	878441.67%	1,053	3.08%	1,052	#DIV/0!	1,051	#DIV/0!	-	0.00%
Depreciation	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	#DIV/0!	-	0.00%

Income Statements - Windhaven III - 2022

Volunteer Management & Development Co - Mayfield, KY

Date of Loss - December 10, 2021

Description	January 2022		February		March		April		May		Total	
	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.	Amount	% to Inc.
Amortization	-	0.00%	-	0.00%	-	0.00%	-	#DIV/0!	-	#DIV/0!	-	0.00%
Total Expenses	1,546	39.14%	1,544	1286775.00%	2,468	7.22%	1,052	#DIV/0!	1,127	#DIV/0!	7,738	20.28%
Net Income (Loss)	\$ 2,405	60.86%	\$ (1,544)	-1286675.00%	\$ 31,732	92.78%	\$ (1,052)	#DIV/0!	\$ (1,127)	#DIV/0!	\$ 30,413	79.72%

Source - Profit & Loss statements

Note (A): Amount is related to insurance proceeds.

State of Tennessee
Department of Commerce & Insurance
500 James Robertson Pkwy
Service of Process 10th Floor
Nashville, TN 37243-0565



First Class Mail
ComBasPrice



US POSTAGE PITNEY BOWES
ZIP 37243 \$ 018.65⁰
02 4W
0000390152 MAY 23 2023

7020 1290 0001 6213 3692 May 2023

Corporation Service Company
2908 Poston Avenue
Nashville, TN 37203

CERTIFICATE OF SERVICE

I hereby certify that on the 20th day of June 2023, I served a copy of the foregoing *Notice of Filing Notice of Removal* via e-mail and/or U.S. Mail, postage prepaid, on the following:

Drayton D. Berkley
Berkley Law Firm, PLLC
1255 Lynnfield Ste 226
Memphis, TN 38119

/s/ Brian C. Neal